

Zero-Cost



CFO

(Finance and Claude) — Part 2

Claude Finance Prompt Guide

McKinsey Strategy · Big 4 Financial Review

Investment Bank Valuation — From Your Own Data

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Zero-Cost CFO (Finance and Claude) Part 2

Claude Finance Prompt Guide

McKinsey Strategy · Big 4 Financial Review · Investment Bank

Valuation

From Your Own Financial Data

Claude Chat · Claude in Excel · Claude Co-worker

Realtime
CFO™

Suraj Kumar Lohani

7AM & Realtime CFO

7amandrealtimecfo.com

Dedicated To

Maa Ambe

Aadishakti Bhagwati Maa Ambe — whose grace is the source of everything in these pages. Every insight, every framework, every word — is yours. I am only the instrument.

Shikha

My life partner. My constant. The foundation on which everything else stands. You have seen every version of this work, every late night, every moment of self-doubt, and never once suggested stopping.

Eshansh

My son. May you always know: every page of this was written for your future — so that one day, you will understand that knowledge has no price, but access to it can change everything.

And to every founder and professional who was told that this kind of analysis was not for people like them. It always was. Now it is in your hands.

About the Author

Suraj Kumar Lohani

Suraj Kumar Lohani is a 7AM & Realtime CFO Automation specialist with over 22 years of operational finance experience across manufacturing, distribution, and services businesses globally. He is the founder of 7AM & Realtime CFO — a consultancy and product studio that builds financial visibility, diagnostic systems, and automation tools for founders and finance professionals.

He is the author of The Business OS — a 17-stage framework from Business Pain to Permanent Solution — and the Finance from Zero to CFO series, which covers financial literacy, professional finance skills, CFO leadership, and compliance across four volumes. The Zero-Cost CFO is his most practical book: a direct toolkit for applying professional analytical frameworks to your own business data, using Claude.

Over 22 years, Suraj has sat with founders, CFOs, FP&A teams, CAs, CPAs, and ACCAs across India and internationally — watching the same frameworks that large organisations take for granted remain inaccessible to growing businesses. This book exists to close that gap.

Books

The Business OS · Finance for Business Owners · Finance for Finance Professionals
The CFO Playbook · Indian Compliance for Founders · The Zero-Cost CFO

Experience

22+ years · Operational Finance · FP&A · MIS · Working Capital · AI in Finance
Founder, 7AM & Realtime CFO · Finance OS Architect

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Acknowledgments

A book is never one person's work. This one is no exception.

To Shikha — who has held everything together while this was being built. Her steadiness is the reason this series exists. Every book in it carries her patience in every page.

To Eshansh — who arrived in this world in October 2021 and changed everything about why this work matters. May you grow up in a world where knowledge is free and access is equal.

To every founder who ever sat across from a consultant's report they could not fully understand, or a financial statement that felt like a foreign language — and still made decisions with incomplete information. You deserved better tools. This book is an attempt to give them to you.

To every finance professional — the finance managers, controllers, FP&A analysts, and CFOs — who translates complexity into clarity for founders every day. You are the bridge between the numbers and the decisions. Claude is now your accelerator.

To the team at Anthropic for building Claude — a tool that has genuinely changed what is possible for a solo practitioner with a laptop and 22 years of experience.

This book was written in Ghaziabad, Uttar Pradesh — in the hours between everything else — with gratitude.

Suraj Kumar Lohani

7AM & Realtime CFO, 2026

Preface

This book began with a frustration I heard from founders and non-finance professionals on a regular basis over 22 years: I received this report from my consultant / auditor / bank — and I do not fully understand it. And I cannot afford to ask them to explain it again.

Professional financial analysis — the kind that McKinsey, Big 4 audit firms, and investment banks produce — is built on frameworks that are not proprietary. The Pyramid Principle, the MECE framework, the COSO controls model, the DCF valuation methodology — these are not secrets. They are taught in business schools. They are documented in textbooks. The barrier was never knowledge. It was access and time.

Claude changed that calculation. For the first time, a founder with their own financial data, a clear prompt, and 20 minutes can produce an output that applies the same analytical structure used in professional engagements. Not a simplified version. The same structure.

This book is a prompting guide — not a finance textbook. It assumes you have financial data. It teaches you how to give that data to Claude in a way that produces professional-grade output. Every prompt has been tested. Every example uses real business situations with real numbers (company names changed). All values are in US dollars to ensure global applicability.

Two things this book is not: it is not an endorsement of replacing professional advisors for decisions that require their judgment and legal accountability. And it is not a claim that Claude is infallible — the audit checklist at the end of the book exists precisely because it is not. Use Claude as the first draft and the thinking partner. Use your professional advisors for the final sign-off.

The access gap is closed. What you do with that access is now entirely up to you.

Suraj Kumar Lohani

7AM & Realtime CFO, 2026

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The prompts in this book represent original work developed and tested by the author over the course of building the Finance from Zero to CFO series and The Business OS. They may not be republished, packaged, sold, or distributed as part of any course, training material, or product without written permission.

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Disclaimer

The prompts and frameworks in this book are provided for educational and informational purposes only. They do not constitute legal, tax, accounting, investment, or financial advice. Always verify Claude's outputs before using them for business decisions. Consult qualified professionals for decisions that require their legal accountability and professional judgment.

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Table of Contents

FRONT MATTER

Dedicated To	ii
About the Author	iii
Acknowledgments	iv
Preface	v
Piracy Notice	vi

INTRODUCTION

The Access Gap Is Closed	1
--------------------------	---

PART 0 — YOUR TOOLKIT

Ch 01	The Three Claudes — Understood in 10 Minutes	3
Ch 02	How to Give Claude Your Financial Data	5
Ch 03	Two Ways to Give Claude Your Data	7

PART 1 — MCKINSEY STYLE

	What McKinsey Actually Delivers	11
Ch 04	The McKinsey Executive Summary	12
Ch 05	The McKinsey Issue Tree	14
Ch 06	The McKinsey Recommendation Deck	16
Ch 07	The McKinsey Performance Benchmarking Report	18

PART 2 — BIG 4 STYLE

	What Big 4 Firms Actually Deliver	20
Ch 08	The Big 4 Financial Health Review	21
Ch 09	The Big 4 Management Letter	23
Ch 10	The Big 4 Internal Controls Assessment	25
Ch 11	The Big 4 Due Diligence Report	27

PART 3 — INVESTMENT BANKING STYLE

	What Investment Banks Actually Deliver	29
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Ch 12	Business Valuation — What Is My Business Worth?	30
Ch 13	Credit Assessment — Will the Bank Say Yes?	32
Ch 14	The Investment Thesis — Raise Capital Confidently	34
Ch 15	The Information Memorandum (IM)	36
 PART 4 — YOUR OWN REPORTS IN PRO STYLE		
Ch 16	MIS Report — McKinsey Style	38
Ch 17	Monthly Finance Pack — Big 4 Style	39
Ch 18	Board Presentation — Investment Banking Style	40
 PART 5 — YOUR FINANCE SYSTEM IN EXCEL		
Ch 19	Cash Flow Tracker — 13 Weeks	41
Ch 20	Receivables Aging Tracker	42
Ch 21	Working Capital Dashboard	43
 PART 6 — PROTECTING YOUR BUSINESS		
Ch 22	Audit Your Own Accountant's Work	44
Ch 23	Detect Fraud and Wrong Bookkeeping	45
 BONUS		
	50 Copy-Paste Prompts (McKinsey · Big 4 · IB · Excel)	46
	When Claude Gets It Wrong — Audit Checklist	52
	A Final Note	53

The Access Gap Is Closed

Top strategy consultants charge millions for a single engagement. Global audit firms charge hundreds of thousands for a financial review. Investment banks take 1–2% of deal value for an analysis. For decades, these frameworks — and the quality of thinking behind them — were available only to the largest companies in the world.

That changed.

Claude, combined with Excel and Co-worker, gives every founder — regardless of size, industry, or geography — access to the same analytical frameworks that Fortune 500 boards rely on. Not a simplified version. Not a watered-down approximation. The same structure, the same methodology, applied to your own numbers, in minutes.

This book teaches you exactly how.

What This Book Is

This is a prompting book for founders and non-finance professionals. Every chapter gives you a specific, tested prompt that takes your own financial data as input and produces professional-grade output — McKinsey-style strategy, Big 4-style financial review, or investment bank-style valuation.

This book is not about reading other people's reports. It is about generating your own — at zero cost.

The Three Claudes

This book uses three different Claude tools. Each one has a distinct role:

TOOL	BEST FOR	YOU BRING	IT DELIVERS
Claude Chat	Analysis · Strategy · Writing	Your numbers + context	Written professional output
Claude in Excel	Models · Formulas · Dashboards	Your spreadsheet data	Working Excel models
Claude Co-worker	Multi-step autonomous tasks	Your files + documents	Complete compiled reports

How to Use This Book

Every chapter follows the same structure:

The Situation — A real founder problem, with real numbers in dollars

The Prompt — Copy-paste exactly, substituting your own numbers

What You Get — The output Claude produces

What to Watch — Where Claude needs your verification

All financial examples in this book use US dollars. All examples are based on real business situations — company names changed but numbers are real. Every prompt has been tested.



PART 0

Your Toolkit

Set up all three Clauses in 15 minutes

CHAPTER 01

The Three Clauses — Understood in 10 Minutes

CHAPTER TWO

Claude Chat

Claude Chat is your finance thinking partner. You bring your numbers, your questions, and your context. It gives you written, analytical, professional output. Think of it as having a McKinsey analyst, a Big 4 partner, and an investment banker available at any time — for free.

Platform: claude.ai or the Claude mobile app

Best for: Analysis, strategy, narrative, translating jargon, writing reports

How to use: Type or paste — your P&L, your questions, your business context

Output: Written professional analysis, recommendations, summaries

Claude in Excel

Claude in Excel lives inside your Microsoft Excel spreadsheet. It writes formulas, builds models, creates dashboards, and analyses your data — without you leaving the spreadsheet. A finance team at a Fortune 500 company has analysts who do this full time. Claude in Excel gives you that capability instantly.

Platform: Microsoft Excel add-in (install from Microsoft AppSource)

Best for: Formulas, financial models, trackers, dashboards, data analysis

How to use: Highlight your data, open Claude, type your request

Output: Working Excel formulas, built trackers, formatted models

Claude Co-worker

Claude Co-worker operates autonomously on multi-step tasks. You give it a job — not just a question — and it works through the steps independently: reading your files, processing data, formatting output, and delivering a finished result. Think of it as an analyst who can

work overnight and hand you a complete report by morning.

Platform: Claude desktop application

Best for: Multi-step tasks, file processing, compiling reports, automation

How to use: Give it a task + files — it works autonomously

Output: Complete documents, compiled reports, formatted deliverables



How to Give Claude Your Financial Data

CHAPTER TWO

The quality of Claude's output depends entirely on the quality of your input. A vague prompt produces a vague answer. A precise, well-structured prompt with real data produces a report you can take to your board.

The 3-Part Prompt Structure

Every prompt in this book follows the same structure. Memorise this once and every prompt becomes easy:

PART 1	PART 2	PART 3
ROLE	YOUR DATA	OUTPUT STYLE
"Act as a McKinsey senior partner"	Paste your P&L, Balance Sheet, or key numbers	"Write in McKinsey style with 3 clear recommendations"

Golden Rules for Giving Data to Claude

Be specific about currency. Always write \$, £, €, or AED. Never just write 'Revenue: 5M' — write 'Revenue: \$5M'

Give context. Always state your industry, business model, and geography. Claude benchmarks differently for SaaS vs FMCG vs Manufacturing.

Paste the actual numbers. Don't describe them — paste them. Claude is more accurate with real data than with descriptions.

State your goal clearly. 'Explain this' produces a different output than 'Write a board-ready recommendation based on this.'

Verify before you use. Every numerical output from Claude should be verified against your source data before sharing externally.

Two Ways to Give Claude Your Data

CHAPTER THREE

Every prompt in this book works in two ways. You choose based on your comfort level with sharing financial data. Both produce professional-grade output. Neither approach is better — they serve different situations and different people.

	OPTION A — FILE ATTACHMENT	OPTION B — MANUAL DATA ENTRY
How it works	Attach your Excel, PDF, PowerPoint, or CSV directly. Claude reads the entire file.	You type or paste specific numbers into the prompt. Claude sees only what you share.
Best for	Speed. Claude extracts all data automatically — no manual work required.	Privacy. You control exactly what data Claude sees.
Who uses it	Those comfortable sharing files with AI for analysis.	Those who prefer to share only selected numbers, not full files.
File types	Excel · PDF · PowerPoint · CSV · Word	Any numbers typed or pasted as plain text in the chat.
Time to start	30 seconds — attach the file and ask.	2–5 minutes — find and type the key numbers.
Privacy level	File processed by Claude in your conversation only. Not stored or used for training.	Full control. Your files never leave your device.

A Note on Privacy

If you are not comfortable attaching your actual financial files to Claude, you do not have to. Every prompt in this book works with manually entered numbers. You decide what to share. You can run a complete McKinsey-style analysis using only the 8 numbers you choose to type — your full files never leave your device.

If you choose Option A, Claude processes your file within your conversation only. Your data is not stored, not shared, and not used to train any model. You can verify Anthropic's privacy policy at anthropic.com/privacy.

Both options produce the same quality output. The choice is entirely yours.

OPTION A — File Attachment

Attach your file. Ask your question. Claude reads everything — every tab, every row, every table — and responds to your specific question. You do not need to know what the file contains. You do not need to extract any numbers manually.

What Files Claude Reads

FILE TYPE	WHAT CLAUDE READS	TYPICAL USE
Excel (.xlsx)	Every tab, every cell, every formula result, named ranges, pivot tables	P&L, Balance Sheet, MIS reports, financial models, data exports
PDF	All pages, tables, paragraphs — including scanned documents	Audit reports, bank statements, CA filings, annual reports, Big 4 letters
PowerPoint (.pptx)	Every slide — text, tables, data, speaker notes	Board decks, management reports, consultant presentations
CSV	All rows and columns — including large transaction datasets	Bank exports, sales data, accounting system exports
Word (.docx)	Every paragraph, table, and section	Business plans, financial narratives, loan applications
Power BI Export	Export to PDF or Excel first, then attach — Claude reads the output	Dashboard exports, visualised reports, business intelligence outputs

File Attachment Prompts — For Non-Finance Professionals

CLAUDE CHAT PROMPT

"I have attached my financial report / P&L / Balance Sheet.
I am a business owner with no finance background.

Read the entire file and tell me:

1. What does this document show? (plain English only)
2. What are the 3 most important numbers I should focus on and why?
3. Is my business financially healthy?
Use Red / Amber / Green for each area.
4. What is the one thing I should do differently based on what you see?
5. Is there anything in this file that looks unusual, missing, or worth investigating?"

OUTPUT: Complete plain-English analysis of your entire file — no finance knowledge needed

CLAUDE CHAT PROMPT

"I have attached my accountant report / CA filing / audit report.
I am not a finance professional.

Explain this entire document to me:

1. What has been done? (plain English)
2. Are there any compliance issues I must know about?
3. Do the numbers look consistent with a healthy business?
4. What should I ask my accountant at our next meeting?
5. Is there anything missing, unusual, or risky in this document?
6. Translate all professional and technical language into plain English throughout."

OUTPUT: Full plain-English breakdown of any professional finance document

CLAUDE CHAT PROMPT

"I have attached my bank statement for [period].
Analyse this as if you are my financial advisor:

1. What is my overall cash flow trend?
2. What are my top 5 expense categories by amount?
3. Are there any unusual or suspicious transactions?
4. What is my average monthly burn rate?
5. How many days of cash do I have at current burn?
6. What does this bank statement tell me about the financial health of my business?"

OUTPUT: Complete bank statement analysis — spend patterns, burn rate, anomalies

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

OPTION B — Manual Data Entry

You control exactly what Claude sees. Extract only the numbers relevant to your analysis, type them into the prompt, and your full files never leave your device. For most analyses in this book, 6–10 numbers are enough.

Which Numbers to Extract — Quick Reference

ANALYSIS	NUMBERS TO EXTRACT	WHERE TO FIND THEM
Business health check	Revenue · Gross Profit · Net Profit · Cash · Total Assets · Total Debt	Top and bottom of P&L; + Balance Sheet totals
Cash flow analysis	Opening cash · Closing cash · Monthly collections · Monthly payments	Bank statement summary or cash flow statement
Working capital	Debtors · Stock / Inventory · Creditors · Annual Revenue	Balance Sheet current assets and liabilities

Profitability	Revenue · COGS · Gross Profit · Operating Expenses · Net Profit	P&L; statement — each line
Business valuation	Revenue (3 years) · EBITDA (3 years) · Net Debt · CapEx	Last 3 years P&L; + latest Balance Sheet
Credit / loan application	Revenue · EBITDA · Total Debt · Annual Interest · Cash · Collateral value	P&L; + Balance Sheet + last 12 months cash flow

The 8-Number Starter Prompt — For Non-Finance Professionals

If you have never read a financial statement before, start here. Open your P&L; or Balance Sheet. Find these 8 numbers. Type them in. Claude will do the rest.

CLAUDE CHAT PROMPT

"I am a business owner with no finance background.
Here are 8 numbers from my financial statements:

REVENUE (total sales this year): \$[]
 COST OF GOODS SOLD (cost of products): \$[]
 GROSS PROFIT (revenue minus COGS): \$[]
 TOTAL OPERATING EXPENSES: \$[]
 NET PROFIT (what is left after all costs):\$[]
 CASH IN BANK (today): \$[]
 DEBTORS (money customers owe me): \$[]
 CREDITORS (money I owe suppliers): \$[]

My industry: [Retail / Manufacturing / Services / Other]

My geography: [Country / Region]

In plain English — no jargon:

1. Is my business financially healthy? Red/Amber/Green
2. What is my biggest financial risk right now?
3. What is the one thing I should do this month?
4. What ratio or benchmark should I watch most closely?"

OUTPUT: Full business health analysis from 8 numbers — completely plain English

These 8 numbers give Claude enough context to run a meaningful analysis equivalent to a professional financial review. Your full files, your accountant's data, and your complete records stay entirely with you.

McKinsey Style

Strategic analysis from your own financial data

What McKinsey Actually Delivers

McKinsey's work is built on four frameworks used in almost every engagement. Understanding these frameworks is what makes the prompts in this section so powerful — you are not just asking Claude to 'analyse my business.' You are asking it to apply the exact methodology McKinsey uses.

Pyramid Principle — Answer first, proof second. Never bury your recommendation at the end. State the conclusion, then support it with evidence.

MECE Framework — Mutually Exclusive, Collectively Exhaustive. Every problem is broken into categories that don't overlap and together cover everything.

Issue Tree — Break a business problem into branches until you reach the root cause. The most powerful diagnostic tool in consulting.

So What? Test — Every number must answer: so what does this mean for the business? Data without a 'so what' is just information, not insight.



CHAPTER 03

The McKinsey Executive Summary

CHAPTER THREE

The McKinsey Executive Summary is the single most valuable output in consulting. It captures the entire business situation in three structured paragraphs — Situation, Complication, Resolution. McKinsey partners spend days refining this. Claude produces it in seconds.

REAL WORLD EXAMPLE · Meridian Consumer Goods

Global FMCG — \$42M revenue

Revenue (TTM)	\$42.3M
Gross Margin	31% — below 38% industry benchmark
EBITDA	6.2%
DSO	67 days vs 35-day terms
Cash Locked in Receivables	\$8.7M
Cash Runway	22 days
Problem	Revenue growing, cash always tight

The Prompt

CLAUDE CHAT PROMPT

"Act as a McKinsey senior partner.

Here is my business financial data:

Company: [Your company name]

Industry: [Your industry]

Revenue (TTM): \$[X]M

Gross Margin: [X]%

EBITDA: [X]%

DSO: [X] days | Payment Terms: [X] days

Cash Runway: [X] days

Core Problem: [One sentence]

Write a McKinsey-style Executive Summary using the Situation-Complication-Resolution framework.

Paragraph 1 (Situation): What is true about this business.

Paragraph 2 (Complication): What is the tension/problem.

Paragraph 3 (Resolution): What must be done.

End with exactly 3 prioritised recommendations.

Use McKinsey language. Be direct. No fluff."

OUTPUT: Board-ready Executive Summary in under 400 words

Replace brackets with your actual data before sending

What You Will Get

Claude produces a structured three-paragraph executive summary that reads like a McKinsey client deliverable. For Meridian Consumer Goods, the output identified that revenue growth was masking a structural cash cycle problem — DSO of 67 days against 35-day terms meant \$8.7M was permanently locked in receivables. The recommendation: a distributor credit restructuring programme, not a cost-cutting initiative.

This is the difference between a McKinsey output and a general analysis: the framework forces Claude to separate what is true from what is the problem, and to state the resolution before explaining it.

CHAPTER 04

The McKinsey Issue Tree

CHAPTER FOUR

The Issue Tree is McKinsey's core diagnostic tool. It breaks a complex business problem into branches — each branch represents one possible explanation. The analyst then tests each branch with data until the real root cause is identified. Without this tool, founders fix symptoms. With it, they fix causes.

REAL WORLD EXAMPLE · Cascade Industrial Equipment

B2B Manufacturing — \$28M revenue

Revenue Growth	+18% YoY
Gross Margin	Declined 4.2pp in 18 months
EBITDA	Declined from 11% to 6.8%
Material Costs	+8% YoY
Labour Costs	+12% YoY
Product Mix	Premium SKUs fell from 38% to 22% of revenue
Problem	Growing fast but becoming less profitable

The Prompt

CLAUDE CHAT PROMPT

"Act as a McKinsey business analyst.

My core business problem:

[e.g. Revenue is growing at 18% YoY but
gross margin has declined 4.2pp in 18 months]

My financial data:

[Paste your P&L and relevant metrics]

Build a MECE Issue Tree for this problem.

Level 1: Two main branches (Internal / External)

Level 2: 3-4 sub-branches per main branch

Level 3: Specific testable hypotheses

Then analyse my data against each branch.

Tell me: which branch does my data most strongly
support as the root cause?

State your confidence level for each conclusion."

OUTPUT: Full Issue Tree + data-supported root cause diagnosis

The more data you provide, the more precise the diagnosis



The McKinsey Recommendation Deck

CHAPTER FIVE

A McKinsey recommendation deck always follows the Pyramid: one governing thought, three supporting arguments, data behind each argument, and a sequenced action plan. McKinsey's junior analysts spend weeks building this. The following prompt produces the same structure in minutes.

CLAUDE CHAT PROMPT

"Act as a McKinsey engagement manager.

Based on this business data:

[Paste your financial data]

Generate a McKinsey Pyramid Recommendation:

1. GOVERNING THOUGHT (one sentence)

The single most important thing to do.

2. THREE ARGUMENTS (MECE)

Each argument supports the governing thought.

Each argument has supporting data.

Arguments do not overlap.

3. RISK AND MITIGATION

One key risk for each argument.

One mitigation for each risk.

4. ACTION PLAN

30-day actions: [specific tasks]

60-day actions: [specific tasks]

90-day actions: [specific tasks]

Use McKinsey language. Every number has a So What.",

OUTPUT: Complete structured recommendation — board-presentation ready

CLAUDE CO-WORKER

"Using my financial files attached,
generate a complete McKinsey-style strategy document.

Include:

- Executive Summary (SCR framework)
- Issue Tree with data validation
- Three Recommendations (Pyramid structure)
- 30/60/90 day implementation roadmap
- Risk register with mitigations

Format as a professional Word document.

McKinsey visual style: clean, numbered, no jargon.",

OUTPUT: Complete strategy document — ready to present to CEO or board



CHAPTER 06

The McKinsey Performance Report Benchmarking

CHAPTER SIX

McKinsey always benchmarks. Before recommending anything, they establish where the client stands relative to best-in-class peers. This benchmark becomes the foundation of every recommendation. Now you can run the same analysis.

REAL WORLD EXAMPLE · Solis Apparel Group

Fashion Retail — \$19M revenue — Singapore

Gross Margin	41% vs 52% best-in-class
Inventory Days	118 days vs 60-day benchmark
Revenue per Employee	\$185K vs \$240K benchmark
EBITDA	8.1% vs 14% best-in-class
Cash Conversion Cycle	103 days vs 45-day benchmark
Improvement Potential	Estimated \$2.8M EBITDA uplift

CLAUDE CHAT PROMPT

"Act as a McKinsey benchmarking analyst.

My business profile:

Industry: [Your industry]

Geography: [Your market]

Revenue: \$[X]M

Gross Margin: [X]% | EBITDA: [X]%

DSO: [X]d | DIO: [X]d | DPO: [X]d

Revenue per employee: \$[X]K

Cash Conversion Cycle: [X] days

Benchmark against:

1. Global industry averages for my sector
2. Top quartile performance (best-in-class)
3. Calculate the \$ gap for each metric
4. Rank my top 3 improvement opportunities
by \$ impact if I reach benchmark level
5. Give me a performance scorecard (RAG status)",

OUTPUT: Full benchmarking scorecard with \$ improvement potential per metric

PART 2

Big 4 Style

Financial review, risk assessment, management letter — from your own books

What Big 4 Firms Actually Deliver

Deloitte, PwC, EY, and KPMG are known for audits — but their most valuable deliverables to management are their written assessments: the management letter that follows an audit, the risk and findings report, the internal controls assessment, and the due diligence report. These documents cost hundreds of thousands of dollars. The following prompts generate the same structure from your own financial data.

CHAPTER 07

The Big 4 Financial Health Review

CHAPTER SEVEN

The Big 4 financial health review assesses a business across five dimensions: Liquidity, Profitability, Efficiency, Leverage, and Growth. Each dimension gets a status (Red / Amber / Green) and a finding with recommended action. This is the structured lens that bankers, investors, and auditors use when they look at your business.

REAL WORLD EXAMPLE · Kova Distribution Holdings

Food Distribution — \$67M revenue — UAE

Current Ratio	0.87 — BELOW 1.0 threshold (Red)
Gross Margin	14.2% vs 18% benchmark (Amber)
DSO	82 days vs 35-day terms (Red)
Debt-to-Equity	2.8x vs 1.5x safe limit (Red)
Revenue Growth	+12% YoY (Green)
Finding	Liquidity crisis risk within 60–90 days

CLAUDE CHAT PROMPT

"Act as a Big 4 audit partner (Deloitte level).

Here are my financial statements:

[Paste your P&L, Balance Sheet, Cash Flow]

Conduct a Financial Health Review across five dimensions. For each dimension:

- Calculate the key ratio
- Compare to industry benchmark
- Give RAG status: Red / Amber / Green
- Write one Finding (professional audit language)
- Give one specific Recommended Action

DIMENSION 1: Liquidity (Can I pay my bills?)

DIMENSION 2: Profitability (Am I earning enough?)

DIMENSION 3: Efficiency (How well am I managing assets?)

DIMENSION 4: Leverage (Is my debt manageable?)

DIMENSION 5: Growth (Is the business scaling?)

End with: Top 3 Priority Actions and severity.",

OUTPUT: 5-dimension health review with RAG status — identical to Big 4 format

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

The Big 4 Management Letter

CHAPTER EIGHT

After every audit, Big 4 firms write a Management Letter — a formal document listing what they found, the risk level of each finding, and what management must do to fix it. This letter is structured, formal, and candid. You can now generate your own — using the same framework and format.

CLAUDE CHAT PROMPT

"Act as a Big 4 audit manager writing a post-audit Management Letter.

Based on my financial data:

[Paste your trial balance, P&L, Balance Sheet]

Write a formal Management Letter with:

For each finding:

FINDING NUMBER: [sequential]

AREA: [e.g. Accounts Receivable / Payroll / Inventory]

OBSERVATION: What we found [professional language]

RISK: High / Medium / Low — and why

RECOMMENDATION: Specific action to take

RESPONSIBLE PARTY: Who should act

TARGET DATE: Suggested timeline

Minimum 5 findings.

Format exactly like a Big 4 Management Letter.

Formal, numbered, professional tone throughout.",

OUTPUT: Formal Management Letter with numbered findings — board-ready

CLAUDE CO-WORKER

"Read my financial statements (attached files).

Generate a complete Management Letter in Big 4 format (Deloitte/PwC/EY/KPMG style).

Include:

- Executive overview paragraph
- Minimum 8 numbered findings
- Risk matrix table (finding x severity)
- Summary action plan with timeline
- Appendix: Ratio analysis table

Format as a formal professional Word document.

Use Big 4 language throughout.",

OUTPUT: Complete Big 4-style Management Letter — ready for board or investor



The Big 4 Internal Controls Assessment

CHAPTER NINE

The internal controls assessment is one of the most intensive parts of a professional financial engagement. Big 4 firms use the COSO framework to evaluate whether your processes protect you from fraud, error, and compliance failure. A clean controls report is what investors, banks, and acquirers look for before they commit.

CLAUDE CHAT PROMPT

"Act as a Big 4 internal controls specialist using the COSO framework.

My current business processes:

- Accounts Payable: [Describe your AP process]
- Accounts Receivable: [Describe your AR process]
- Inventory: [Describe your inventory process]
- Payroll: [Describe your payroll process]
- Bank reconciliation: [Daily/Weekly/Monthly?]
- Purchase approval: [Who approves what limit?]
- Journal entries: [Who posts/who reviews?]

Assess my controls against COSO framework.

For each area:

1. Controls present (what is working)
2. Control gaps (what is missing)
3. Fraud risk level (High/Medium/Low)
4. Recommended control to implement
5. Priority: Implement within 30/60/90 days

End with a Controls Maturity Score (1-5).",

OUTPUT: COSO-based controls assessment with maturity score and priority action list

The Big 4 Due Diligence Report

CHAPTER TEN

Financial Due Diligence (FDD) is commissioned when someone is buying, selling, or investing in a business. Professional FDD engagements are among the most comprehensive financial reviews a business will face. Whether you are preparing to sell your business, raise capital, or buy a competitor, the following prompt gives you the same analytical lens — applied to your own numbers.

REAL WORLD EXAMPLE · Target: Brightfield Logistics

Freight Forwarding — \$31M revenue — UK

Revenue (3yr CAGR)	+22%
EBITDA Margin	9.2% — claimed \$2.85M EBITDA
Customer Concentration	Top 3 = 61% of revenue
Working Capital	\$4.1M — reviewed
Adjustments Found	-\$680K non-recurring in EBITDA
Normalised EBITDA	\$2.17M — not \$2.85M as stated
Due Diligence Verdict	Price negotiation required

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

CLAUDE CHAT PROMPT

"Act as a Big 4 financial due diligence partner.

I am [buying / selling / raising capital for] a business.

Financial data (3 years where available):

[Paste revenue, EBITDA, balance sheet, WC data]

Conduct a Financial Due Diligence covering:

1. QUALITY OF EARNINGS

Recurring vs non-recurring items

Adjusted/normalised EBITDA

2. WORKING CAPITAL ANALYSIS

Normalised WC requirement

WC peg for transaction

3. DEBT AND LIABILITIES

Debt-like items to deduct from price

Contingent liabilities

4. RED FLAGS

Top 5 risks that affect valuation

5. DEAL CONSIDERATIONS

Recommended price adjustments",

OUTPUT: FDD-style report with normalised EBITDA and transaction price adjustments

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

PART 3

Investment Banking Style

Valuation, credit, investment thesis — from your own financial data

What Investment Banks Actually Deliver

JP Morgan, Goldman Sachs, Morgan Stanley, and their peers produce financial analyses that answer three questions: What is this business worth? Should we lend to it? Why should an investor put money in? The methodology behind these answers — multiples-based valuation, DCF, credit analysis, investment thesis — is not proprietary. It is learnable. And with Claude, it is applicable to your business today.

CHAPTER 11

Business Valuation — What Is My Business Worth?

CHAPTER ELEVEN

Every founder eventually needs to know the value of their business — whether for a sale, a fundraise, an acquisition, or simply to understand what they are building. Investment banks use three methods: comparable company multiples (EV/EBITDA, P/E), precedent transaction multiples, and DCF. The following prompt applies all three to your numbers.

REAL WORLD EXAMPLE · Norfield Health Products

Consumer Health — \$24M revenue — Canada

Revenue (TTM)	\$24.2M
EBITDA (TTM)	\$3.9M — 16.1% margin
EBITDA Growth (3yr CAGR)	+28%
Industry EV/EBITDA (median)	11.2x
EV/EBITDA Valuation	\$43.7M
DCF Valuation (10% WACC)	\$38.2M
Valuation Range	\$38M–\$47M

CLAUDE CHAT PROMPT

"Act as a JP Morgan M&A analyst.

Value my business using 3 methods.

My financials:

Industry: [Your sector]

Revenue (TTM): \$[X]M | Revenue growth: [X]% CAGR

EBITDA (TTM): \$[X]M | EBITDA margin: [X]%

Net Debt: \$[X]M

CapEx: \$[X]M/year

METHOD 1: EV/EBITDA Multiple

Use comparable public company multiples.

Apply range: low / median / high multiple.

METHOD 2: Revenue Multiple

For businesses with negative or low EBITDA.

METHOD 3: DCF

5-year projection with terminal value.

Assume WACC: 10-12%

Output: Valuation summary table.

Low / Mid / High for each method.

Football field chart description.",

OUTPUT: 3-method valuation with football field range – investor-presentation ready

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

CLAUDE IN EXCEL

"Build a business valuation model with 3 tabs:

TAB 1: COMPARABLE ANALYSIS

Table of 5-6 comparable companies
with EV/EBITDA and EV/Revenue multiples.
Apply to my numbers. Show low/mid/high.

TAB 2: DCF MODEL

5-year revenue and EBITDA projections.
Free cash flow calculation each year.
Terminal value. NPV at 10% discount rate.

TAB 3: VALUATION BRIDGE

Summary table: all 3 methods.
Implied equity value range.

My numbers: [paste your data]"

OUTPUT: Working 3-tab valuation model in Excel



CHAPTER 12

Credit Assessment — Will the Bank Say Yes?

CHAPTER TWELVE

Before any bank approves a loan, a credit analyst runs your business through the 5 Cs of Credit: Character, Capacity, Capital, Collateral, and Conditions. Most founders walk into a bank meeting without knowing how they will score on each dimension. This prompt tells you — and tells you what to fix before you apply.

REAL WORLD EXAMPLE · Vantara Industrial Supply

B2B Distribution — \$18M revenue — Southeast Asia

Loan Request	\$3.5M working capital facility
Debt Service Coverage	1.4x — minimum 1.25x required (Green)
Current Ratio	1.1x — borderline (Amber)
Debt-to-Equity	1.9x — acceptable (Amber)
DSO	74 days — concern for lender (Red)
Credit Score	Likely Conditional Approval
Key Fix	Reduce DSO below 45 days before applying

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

CLAUDE CHAT PROMPT

"Act as a JP Morgan credit analyst.
I am applying for a business loan.

My business financials:
[Paste P&L, Balance Sheet, Cash Flow]

Loan details:
Amount: \$[X]M | Purpose: [Working capital / CapEx / Acquisition]
Proposed tenure: [X] years

Assess my creditworthiness using the 5 Cs:

1. CHARACTER: Management track record, payment history
2. CAPACITY: DSCR, cash flow coverage
3. CAPITAL: Net worth, equity base, leverage ratios
4. COLLATERAL: Assets available to pledge
5. CONDITIONS: Industry outlook, economic environment

For each C: Score (Strong/Acceptable/Weak)
+ specific finding + what to improve

Final verdict: Approve / Conditional / Likely Reject
If Conditional: exactly what I need to fix first.",

OUTPUT: Full 5C credit assessment with approval likelihood and fix list

The Investment Thesis — Raise Capital Confidently

CHAPTER THIRTEEN

An investment thesis is the one-page document that answers the investor's core question: why should I put money into this business? Investment bankers spend days crafting this for their clients. It is numbers-forward, jargon-free, and structured around three things: the opportunity, the evidence, and the return.



CLAUDE CHAT PROMPT

"Act as a Goldman Sachs investment banker
preparing an investor brief for a private placement.

My business:

[Company description — 2-3 sentences]

Industry: [X] | Market size: \$[X]B

Revenue: \$[X]M | Growth: [X]% CAGR

EBITDA: \$[X]M | Margin: [X]%

Competitive advantage: [describe]

Capital required: \$[X]M

Use of funds: [describe]

Expected outcome: [describe]

Write a 1-page Investment Thesis:

SECTION 1: WHY THIS BUSINESS

(Market opportunity + competitive moat)

SECTION 2: FINANCIAL EVIDENCE

(Growth, margins, returns — 3-year view)

SECTION 3: USE OF CAPITAL + EXPECTED RETURN

(Specific, quantified, with timeline)

SECTION 4: EXIT OPTIONS

(How investor gets return in 3-5 years)

SECTION 5: RISKS + MITIGATION

Numbers-forward. Investment banking tone.",

OUTPUT: 1-page Investment Thesis — ready for investor meetings

The Information Memorandum (IM)

CHAPTER FOURTEEN

The Information Memorandum is the most comprehensive document in any capital raise or business sale. It is the document that serious investors and acquirers read before making an offer – and it typically requires weeks of professional work to produce. Claude Co-worker can compile one from your existing files.

CLAUDE CO-WORKER

"Using my financial files and business description (attached), create a complete Information Memorandum in investment banking format.

SECTION 1: EXECUTIVE SUMMARY (2 pages)
Investment highlights + key financials + ask

SECTION 2: BUSINESS OVERVIEW (2 pages)
Products/services, customers, market position

SECTION 3: MARKET OPPORTUNITY (1 page)
Market size, growth, our position

SECTION 4: FINANCIAL PERFORMANCE (2 pages)
3-year P&L, Balance Sheet, Cash Flow summary
Key ratios, trends, management adjustments

SECTION 5: FINANCIAL PROJECTIONS (1 page)
3-year forward projections with assumptions

SECTION 6: MANAGEMENT TEAM (1 page)
SECTION 7: TRANSACTION STRUCTURE (1 page)

Format: Professional Word document.
Investment banking style throughout.
All numbers in USD.",

OUTPUT: Complete IM document – 10-12 pages – ready for investor distribution

PART 4

Your Own Reports in Pro Style

Generate professional reports from your own financial data

MIS Report — McKinsey Style

CHAPTER FIFTEEN

A Management Information System (MIS) report is what your business produces every month — revenue, margins, cash, key metrics. Most MIS reports list numbers. A McKinsey-style MIS report tells the story behind the numbers, identifies the one thing that matters most, and drives a decision. This prompt transforms your monthly data into that level of output.

CLAUDE CHAT PROMPT

"Act as a McKinsey business analyst.

Here is my monthly business data:

[Paste your MIS numbers]

Write a 1-page McKinsey-style MIS narrative:

1. **Headline:** The single most important fact this month (one sentence)
2. **Performance:** What moved, why, so what
3. **Risk:** One risk that needs action this month
4. **Action:** One specific decision required now

Format: Pyramid style. Answer first, proof second.

No more than 250 words. Every sentence has a So What."

OUTPUT: McKinsey-style MIS narrative — board-ready in 250 words

CLAUDE IN EXCEL

"Build a 1-page MIS dashboard with:

- Row 1: Revenue | Gross Margin | EBITDA | Cash
(Actual vs Budget vs Prior Year — 3 columns each)
 - Row 2: DSO | DIO | DPO | Cash Runway
 - Row 3: Top 3 products by margin
 - Traffic light: Red/Amber/Green for each metric
 - Sparklines for 6-month trend each metric
- My data: [paste your numbers]"

OUTPUT: Live 1-page MIS dashboard with traffic lights and trends



Monthly Finance Pack — Big 4 Style

CHAPTER SIXTEEN

CLAUDE CHAT PROMPT

"Act as a Big 4 financial reporting specialist.

Here is my monthly financial data:

[Paste P&L, Balance Sheet movements, Cash Flow]

Generate a Big 4-style Monthly Finance Pack:

SECTION 1: INCOME STATEMENT COMMENTARY

Variance vs budget and prior year.

Every significant variance explained with root cause.

SECTION 2: BALANCE SHEET HEALTH

Working capital movement. Debt position.

Three ratios: Current, Quick, Leverage.

SECTION 3: CASH FLOW NARRATIVE

Operating CF. Investing CF. Financing CF.

Cash runway calculation.

SECTION 4: FINDINGS AND FLAGS

Up to 5 items requiring management attention.

Priority: High / Medium / Low.

Tone: Formal. Big 4 language. Professional."

OUTPUT: Complete monthly finance pack in Big 4 format

Board Presentation — Investment Style Banking

CHAPTER SEVENTEEN

CLAUDE CHAT PROMPT

"Act as a Goldman Sachs corporate finance analyst preparing a Board financial presentation.

My quarterly financial data:
[Paste your data]

Quarterly performance vs forecast: [details]
Capital position: \$[X]M cash, \$[X]M debt
Key strategic development this quarter: [describe]

Write a Board-level financial presentation narrative:

SLIDE 1: QUARTERLY SNAPSHOT
5 numbers. Each with vs-plan delta. RAG status.

SLIDE 2: PERFORMANCE BRIDGE
What drove the result vs plan. Waterfall narrative.

SLIDE 3: BALANCE SHEET + CAPITAL
Liquidity position. Key movements. Outlook.

SLIDE 4: FORWARD LOOKING
Q+1 expectations. Key risks. Capital needs.

Investment banking tone. Precision over narrative."

OUTPUT: Board-ready financial narrative — structured for CFO/CEO presentation

PART 5

Your Finance System in Excel

Build real financial tools — no Excel expertise required

CHAPTER 18

Cash Flow Tracker — 13 Weeks

CHAPTER EIGHTEEN

CLAUDE IN EXCEL

"Build a 13-week cash flow tracker in Excel.

Columns: Week | Opening Cash | Collections
| Vendor Payments | Payroll | Opex | CapEx
| Net Cash Movement | Closing Cash
| Minimum Cash Alert (flag if below \$50K)

Add at bottom:

- 13-week total cash generation
- Weeks until cash below \$25K threshold
- Conditional formatting: Red if below target

Include data entry sheet for weekly input.

Charts: Closing cash waterfall 13 weeks."

OUTPUT: Ready-to-use Excel tracker — no formula knowledge required

Receivables Aging Tracker

CHAPTER NINETEEN

CLAUDE IN EXCEL

"Build a receivables aging tracker.

Columns: Customer | Invoice Date | Amount (\$)
| Due Date | Days Outstanding | Aging Bucket
| Status | Action Required | Follow-up Date

Aging buckets: Current | 1-30d | 31-60d | 61-90d | 90d+

Auto-calculate:

- DSO (Days Sales Outstanding)
- Total overdue amount (\$)
- % of AR overdue
- Alert if DSO exceeds [X] days threshold

Conditional formatting by aging bucket.

Summary dashboard at top: 5 key numbers."

OUTPUT: Ready-to-use Excel tracker — no formula knowledge required

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

Working Capital Dashboard

CHAPTER TWENTY

CLAUDE IN EXCEL

"Build a working capital dashboard.

Calculate automatically:

- DSO, DIO, DPO
- Cash Conversion Cycle
- Working Capital Amount (\$)
- Working Capital as % of Revenue
- Days of cash remaining at current burn

Compare against benchmarks:

- Industry average (editable input cell)
- Best-in-class (editable input cell)
- Show gap in days and dollars for each

Add trend chart: WC cycle last 12 months.

Traffic light: Red/Amber/Green each metric.

Input your numbers: [paste data]"

OUTPUT: Ready-to-use Excel tracker — no formula knowledge required

PART 6

Protecting Your Business

Verify your accountant · Detect fraud · Build financial discipline

CHAPTER 21

Audit Your Own Accountant's Work

CHAPTER TWENTY-ONE

Most business owners discover accounting errors only when a bank rejects their loan application, an auditor finds a discrepancy, or a vendor calls about an invoice that was paid twice. The following prompts let you run a basic verification of your own books — before the professional auditor does.

REAL WORLD EXAMPLE · Real Situation — Anonymous

Distribution Company — \$8M revenue

Discovery method

Used Claude to check trial balance

Issue found

GST Input Tax Credit overclaimed — 18 months

Amount

\$47K overclaimed — demand + penalty risk

Time to detect

12 minutes with the prompt below

Without Claude

Discovered at audit — 2 years later

Saving

Early voluntary correction — penalty waived

CLAUDE CHAT PROMPT

"Act as a Big 4 forensic accountant.

Here is my trial balance / financial data:

[Paste your trial balance or key accounts]

Run a basic verification check:

1. BALANCE SHEET EQUATION CHECK

Do Assets = Liabilities + Equity exactly?

2. REVENUE RECOGNITION

Are there any unusual spikes/drops?

Revenue vs cash received – do they align?

3. EXPENSE REASONABLENESS

Any categories significantly above/below
prior year without explanation?

4. INTER-ACCOUNT CONSISTENCY

Does cash in P&L match cash in Balance Sheet?

Do debtor movements match revenue?

5. RED FLAGS

List any anomalies that require explanation.

Output: Verified items | Flags | Errors "

OUTPUT: Verification report with flags and potential errors identified

REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.
REAL TIME INSIGHTS. BETTER DECISIONS. STRONGER BUSINESS.

Detect Fraud and Wrong Bookkeeping

CHAPTER TWENTY-TWO

Fraud by an internal accountant or external consultant is more common than founders admit. The patterns are predictable. The detection methods are systematic. The following prompt applies a forensic lens to your own financial data – identifying the same patterns that Big 4 forensic teams look for in fraud investigations.

CLAUDE CHAT PROMPT

"Act as a forensic accountant conducting a fraud risk assessment.

My business data:

[Paste trial balance, vendor list, payment records]

Analyse for these fraud patterns:

1. VENDOR FRAUD

- Any vendor with no tax ID or address?
- New vendor + immediate large payment?
- Payments to vendors matching employee info?

2. EXPENSE FRAUD

- Expense categories with unusual frequency?
- Round-number payments (sign of fictitious)?
- Payments just below approval thresholds?

3. RECEIVABLES FRAUD

- Credits or write-offs by same person?
- Customers with unusual payment patterns?

4. PAYROLL FRAUD

- Employee count vs payroll amount – consistent?
- New employees with immediate high salary?

Risk rating: High / Medium / Low for each.

Recommended investigation step for each High.",

OUTPUT: Fraud risk assessment with specific investigation recommendations

50 Copy-Paste Prompts

Every prompt below is ready to use. Replace the brackets with your own data. All values in USD.

McKinsey Style (15 Prompts)

M1. Revenue Growth Diagnosis

"Act as McKinsey. My revenue grew \$X to \$Y but EBITDA fell X% to Y%. Run a MECE analysis of all possible causes. Rank by likelihood."

M2. Cost Structure Benchmarking

"Act as McKinsey. My COGS is X%, SGA is Y%. Industry: [X]. Benchmark against top quartile. Quantify the \$ gap and rank improvement priorities."

M3. Strategic Options Analysis

"Act as McKinsey. I am choosing between [Option A] and [Option B]. My financials: [data]. Build a MECE pros/cons. Recommend with So What reasoning."

M4. Customer Profitability Analysis

"Act as McKinsey. My top 5 customers: [names + revenue + margin]. Identify which are value-creating vs value-destroying. Build the So What."

M5. Market Entry Analysis

"Act as McKinsey. I am considering entering [market/geography]. My current financials: [data]. Size the opportunity. Assess my readiness. Recommend."

M6. Pricing Strategy Review

"Act as McKinsey. My gross margin is X% vs industry Y%. Analyse my pricing architecture. Identify \$ improvement from a 1% price increase."

M7. Operational Efficiency Review

"Act as McKinsey. Revenue per employee: \$X. Industry: \$Y. Diagnose the gap. Recommend the top 3 efficiency improvements with \$ impact."

M8. Cash Conversion Improvement

"Act as McKinsey. My CCC is X days vs Y days benchmark. Build an issue tree. Identify the fastest \$X cash release. 30/60/90 day plan."

M9. Annual Strategy Summary

"Act as McKinsey. Here is my full year performance: [data]. Write a Year-in-Review using SCR framework. End with 3 priorities for next year."

M10. Board-Ready Strategic Update

"Act as McKinsey. Write a 300-word strategic update for my board. My data: [paste]. Pyramid structure. Governing thought + 3 arguments + actions."

M11. Margin Recovery Plan

"Act as McKinsey. My margins declined Xpp YoY. Diagnose (Issue Tree), identify top 3 recovery levers, quantify each, prioritise."

M12. Growth vs Profitability Trade-off

"Act as McKinsey. I can grow faster but margin falls. My numbers: [data]. Build the trade-off framework. Recommend optimal balance."

M13. Business Performance Scorecard

"Act as McKinsey. Build me a performance scorecard. My data: [paste]. RAG each metric. Benchmark. Top 5 actions. 1 page."

M14. Competitive Position Analysis

"Act as McKinsey. My financials vs competitor data: [paste]. Where am I stronger? Where weaker? What does this mean strategically?"

M15. Turnaround Priority Framework

"Act as McKinsey. My business is losing \$X/month. Here is the full data: [paste]. Build a 100-day turnaround plan. Prioritise ruthlessly."

Big 4 Style (15 Prompts)

B1. Annual Audit Readiness Check

"Act as Big 4 audit manager. Review my financials: [paste]. List 10 items an auditor will scrutinise. Give me the fix for each."

B2. Going Concern Assessment

"Act as Big 4 auditor. Assess going concern risk. My data: [paste]. Apply the standard going concern tests. Output: risk level + evidence."

B3. Related Party Transaction Review

"Act as Big 4 partner. Identify any related party transaction risks. My data: [paste]. Flag disclosures needed. Risk level for each."

B4. Tax Risk Assessment

"Act as Big 4 tax partner. Review my P&L; for tax risk. My data: [paste]. Identify deductions at risk, exposures, and compliance gaps."

B5. Debtors Quality Review

"Act as Big 4 auditor. Review my debtors book. Aging: [paste]. Assess recoverability. Recommend provision level with justification."

B6. Inventory Valuation Review

"Act as Big 4 auditor. Review my inventory. My data: [paste]. Identify slow-moving and obsolete stock. Recommend write-down."

B7. Revenue Recognition Review

"Act as Big 4 auditor applying IFRS 15. My revenue recognition policy: [describe]. Data: [paste]. Identify risks."

B8. Payroll Controls Assessment

"Act as Big 4 internal auditor. Review my payroll process: [describe]. Identify control gaps, ghost employee risk, and recommended controls."

B9. Bank and Cash Reconciliation Review

"Act as Big 4 auditor. I will paste my bank reconciliation. Identify unreconciled items, long-outstanding items, and risk items."

B10. Consolidation Review

"Act as Big 4 group reporting specialist. Review my group consolidation: [paste data]. Identify intercompany eliminations needed."

B11. EBITDA Normalisation

"Act as Big 4 transaction services partner. Normalise my EBITDA: [paste P&L]. Identify all non-recurring items with justification."

B12. Cash Flow Statement Review

"Act as Big 4 auditor. Review my cash flow statement. Verify indirect method reconciliation. Flag any unusual items."

B13. Covenant Compliance Check

"Act as Big 4 lender advisory specialist. Check my covenant compliance: [list covenants + my numbers]. Flag any breaches."

B14. Regulatory Compliance Checklist

"Act as Big 4 compliance partner. Industry: [X]. Geography: [X]. Generate a compliance checklist for my business size and structure."

B15. Year-End Audit File Review

"Act as Big 4 senior auditor. Review my year-end trial balance: [paste]. Flag items that need working papers."

Investment Banking Style (10 Prompts)

IB1. Quick Valuation Sense-Check

"Act as IB analyst. My EBITDA is \$X at Y% margin. Give me a quick EV/EBITDA range based on comparable transactions in [industry]."

IB2. Pitch Deck Financial Section

"Act as Goldman Sachs. Write the financial section of my investor pitch deck. My data: [paste]. 3-year history + 3-year projection. Key highlights only."

IB3. LBO Analysis

"Act as IB analyst. Run a simple LBO analysis. Purchase price: \$XM. My EBITDA: \$Y. Debt: X%. Target return: 20% IRR. Feasible?"

IB4. Merger Rationale

"Act as M&A banker. I am acquiring [target description]. My data: [paste]. Write the merger rationale. Synergies. EPS impact. Risks."

IB5. IPO Readiness Assessment

"Act as IB ECM banker. Assess my IPO readiness. My financials: [paste]. Industry: [X]. Score each dimension. Gaps to close."

IB6. Term Sheet Review

"Act as IB advisor. Review this term sheet: [paste]. Explain each clause in plain English. Flag any founder-unfavorable terms."

IB7. Working Capital Peg

"Act as IB transaction services. Calculate my working capital peg. Last 12 months of working capital data: [paste]. Methodology: trailing average."

IB8. Football Field Valuation

"Act as IB analyst. Build a football field valuation. My data: [paste]. 4 methods: DCF, EV/EBITDA, EV/Revenue, precedent transactions."

IB9. Sell-Side Process Preparation

"Act as M&A; sell-side advisor. Help me prepare for a sale process. My data: [paste]. What to fix in 6 months?"

IB10. Capital Structure Optimisation

"Act as IB capital markets advisor. My current cap structure: [paste]. Optimal structure for my stage and profile?"



Audit Checklist

Claude is powerful. It is not infallible. Before sharing any Claude-generated financial output with a bank, investor, board, or auditor — run it through this checklist:

Verify every number. Claude calculates from what you gave it. If your input had an error, the output will too.

Check the assumptions. DCF models and valuations are assumption-driven. Ask Claude to list its assumptions explicitly — then verify each one.

Never use Claude's legal or tax opinion as final. Claude can identify risks. It cannot give binding legal or tax advice.

Benchmark outputs against known benchmarks. If Claude says your EV/EBITDA is 45x for a consumer goods business — question it.

Ask Claude to show its working. Add 'Show all calculations' to any prompt involving numbers.

Use Claude as the first draft, not the final answer. Every professional output should be reviewed by you or a qualified advisor before it goes outside your business.

A Final Note

The world's top strategy and finance firms built their practices on frameworks, data, and talent that were previously inaccessible to most businesses. That access gap no longer exists in the same way. A founder with Claude, the right prompts, and their own financial data can now apply the same analytical frameworks — at any scale.

The advantage is now in how you use the tool — not whether you have access to it.

Use it well.

The Zero-Cost CFO · Suraj Kumar Lohani · 7AM & Realtime CFO · 7amandrealtimecfo.com

The access gap is closed.

Professional finance analysis — from your own data. For free.

For decades, professional-grade financial analysis was accessible only to the world's largest organisations — through engagements that most growing businesses could not access. That access gap is now closed.

The Zero-Cost CFO gives founders and non-finance professionals the exact prompts to generate McKinsey-style strategy reports, Big 4-style financial reviews, and investment bank-grade valuations — from their own financial data, using Claude Chat, Claude in Excel, and Claude Co-worker.

WHAT'S INSIDE

- **McKinsey Framework Prompts**
Executive Summary · Issue Tree · Recommendation Deck · Benchmarking
- **Big 4 Style Prompts**
Financial Health Review · Management Letter · Controls Assessment · Due Diligence
- **Investment Banking Prompts**
Business Valuation · Credit Assessment · Investment Thesis · Information Memorandum
- **Excel Finance System**
Cash Flow Tracker · Receivables Aging · Working Capital Dashboard
- **50 Copy-Paste Prompts**
15 McKinsey · 15 Big 4 · 10 IB · 10 Excel/Co-worker — all tested
- **Fraud Detection Prompts**
Audit your own accountant · Detect wrong bookkeeping · Protect your business

"The advantage is now in how you use the tool — not whether you have access to it."

About the Author

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