the SAGE stack

Example. Not a client result.

AI OPPORTUNITY ASSESSMENT

your action

Example Bookkeeping Co. is a made-up office. Every name, number and quote in this plan is an example, written to show what a buyer of the $995 Assessment receives.

WORKFLOW REVIEWED, IN THE OFFICE'S WORDS

"Getting statements in by the 5th, and chasing the ones that don't come."

PREPARED FOR	SESSION	ACTION PLAN	PRIMARY FOCUS
The owner	**Day 1**	**Day 5**	**Efficiency**
Example Bookkeeping Co., 8 people	45 minutes	Promised within 7 days	Hours back

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plan

THE PROBLEM

Forty clients are asked for their statements by the 5th of each month. Each request is copied by hand, every file is saved and logged twice, and on the 6th the office manager opens all 40 folders to see who still owes what.

WHAT THE SESSION SHOWED

The tracker shows which clients are behind, but not which statements, so every reminder starts with a folder check. The files already land in one shared mailbox, so a rule can do the filing and the checking.

RECOMMENDED FIRST PROJECT

A monthly document checklist in Microsoft Lists. Power Automate sends the requests on the 1st, logs files as they arrive and drafts the reminders for the office manager to send.

TIME IT TAKES NOW	TIME IT COULD RETURN	VALUE OF THAT TIME	NEW TOOL COST
249 hours a year	**145** hours a year	**$3,625** a year	**$0** a month
About 5 hours a week. From the office's own counts.	From the first project, after checking time. 197 with all three.	At $25 an hour, an assumption. $4,925 with all three.	For the first project. It runs on Microsoft 365 Business Standard.

The 10-hour test. A task is worth a paid build at about 10 hours a month or more. The first project returns about 12 a month, so it clears the test. The math is on page 5. Example figures for a made-up office.

IN THIS PLAN

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how the work happens

One real month, walked step by step in the session. Times are hands-on minutes, timed on recent files.

STEP	WHO	TOOL	WHAT HAPPENS	HANDS-ON TIME	WHERE IT WAITS
1 **Request**	Office manager	Outlook	Copies last month's email for each client, edits the list of accounts, sends it.	3 min a client, 40 a month	Until there's a free morning. Some go out on the 3rd.
2 **Files arrive**	Clients	docs@ shared mailbox, client portal	Statements come by email (25 a week) or through the portal (15 a week). The portal emails docs@ with each upload.	None	In docs@, which is checked twice a day.
3 **File and log**	Admin assistant	SharePoint, Excel tracker	Saves each file to the client's folder, renames it and ticks the tracker. About 6 a week need detective work first.	4 min a file, 9 for unclear ones	Behind other admin work, mostly on Mondays.
4 **Check and chase**	Office manager	SharePoint, Outlook	On the 6th, opens all 40 folders, compares them with the tracker and writes each reminder. Again on the 12th for about 10 clients.	5 min a client	The 12th round slips to the 15th in busy months.
5 **Late clients**	Owner	Phone	Calls the clients still missing statements after the 15th, about 4 a month.	Not timed	Until the owner gets the list.
6 **Bookkeeping starts**	Bookkeepers (4)	Accounting software	Start each client once the statements are in. Ask the office manager which clients are ready, about 10 times a week.	2 min a question	Ready clients wait until someone notices.

VOLUME

40 monthly clients. About 160 files a month, 40 a week.

PEOPLE INVOLVED

Owner, office manager, admin assistant, four bookkeepers. The payroll specialist is not part of this workflow.

SYSTEMS INVOLVED

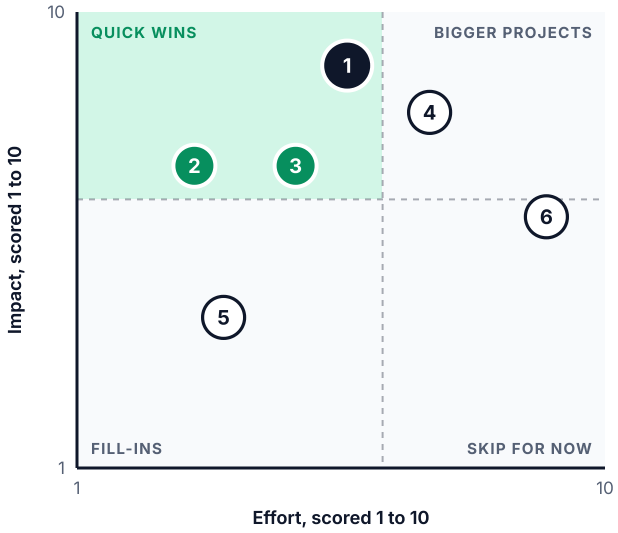
Microsoft 365 Business Standard: Outlook with the docs@ shared mailbox, SharePoint, Excel and Teams. A client portal. The accounting software.

where time and money

WHAT'S LOST	WHERE	CAUSE	WHAT THE OFFICE SAID
Time: about 113 hours a year saving, renaming and logging files	Step 3	Each file is handled twice: once into the client's folder, once into the tracker.	"Half of Monday is attachments."
Time: 50 hours a year on folder checks and reminders	Step 4	The tracker shows which clients are behind, not which statements. Every reminder starts with opening a folder.	"The 6th is the worst day of the month."
Time and quality: 45 hours a year on unclear files, and a risk of misfiling	Step 3	About 6 a week come from a spouse's address, a phone scan or a file named Scan_0042.	"Scan_0042 could be anyone."
Time and quality: 24 hours a year on requests, and some go out late	Step 1	Each request is copied and edited by hand, so the batch waits for a free morning.	"Some months the requests don't go out until the 3rd."
Capacity: 17 hours a year answering "is it ready?"	Step 6	Nobody is told when a client's last file lands, so bookkeepers ask, or wait.	"A client can sit ready for three days before anyone knows."

Hours are estimates from the office's counts and timed minutes. The math is on page 5. Together the five come to about 249 hours a year.

opportunities by and effort



Quick wins: start here 1 2 3
The checklist, the ready notice and AI help with unclear files. Number 1 is the first project.

Bigger projects: plan these next 4
Year-end W-9 and 1099 collection, on the same checklist once it runs.

Fill-ins: when there's time 5
Copilot drafts for client questions. Too few a week to pay for a license today.

Skip for now 6
New practice software. The tools the office already pays for can do this job.

Impact is scored 1 to 10 from what this workflow costs the office. Effort is scored 1 to 10 from setup time and how much changes for the team. Quick wins score 7 or more on impact and 6 or less on effort.

#	OPPORTUNITY	LEVER	IMPACT	EFFORT	HOURS BACK A YEAR	GROUP
1	**Monthly document checklist: requests, filing and reminders**	Efficiency	9	6	**145**	**Quick win. First project**
2	Ready notice for bookkeepers, late list for the owner	Quality	7	3	17	Quick win
3	AI suggests the client for unclear files; a person confirms	Quality	7	5	35	Quick win
4	Year-end W-9 and 1099 collection on the same checklist	Efficiency	8	7	Unknown	Bigger project
5	Copilot drafts replies to client questions in docs@	Efficiency	4	4	13	Fill-in
6	New practice software with its own portal and reminders	Efficiency	6	9	Unknown	Skip for now

quick wins at a

1

Requests copied by hand, files logged twice, 40 folders opened on the 6th

→

A monthly document checklist in Microsoft Lists, run by Power Automate

2

Bookkeepers ask which clients are ready, and the owner waits for the late list

→

A Teams notice when a client's last file is confirmed, and the late list on the 15th

3

Unclear files sorted out by detective work, 6 a week

→

An AI suggestion of the client, account and month, confirmed by a person

recommended

Rules first. AI only where a person checks it.

RECOMMENDATION 1

Monthly document checklist

First project · Quick win · Efficiency

"The 6th is the worst day of the month."

WHAT TO DO

The list A Microsoft List holds one row per client per statement, built from each client's account list.

On the 1st A Power Automate flow adds the month's rows and sends each client a request from docs@ naming exactly what they owe.

As files arrive Files from known client addresses and portal notices are saved to the client's SharePoint folder, named by client, account and month. The admin assistant confirms each row.

6th and 12th The flow drafts a reminder for each client still missing something, naming what's missing, and puts the batch in front of the office manager to read and send.

TOOL AND COST

Microsoft Lists and Power Automate with standard connectors (Outlook, SharePoint, Teams). Included in Business Standard. **New monthly cost: $0.** No AI here: the list already knows what's missing.

SETUP

Project, several days. Needs the owner's Microsoft 365 admin approval. The office manager owns the list.

TIME BACK

About 145 hours a year, 12 a month. Math on page 5. Confidence: medium; minutes timed, counts estimated.

WHAT STAYS WITH A PERSON

Which statements each client owes. The reminder wording, approved once. Reading each batch before it goes. Confirming each file is the right statement for the right month.

RISKS

A client writing from a new address isn't matched; the file goes to the unclear pile. If the portal changes its notice emails, portal files stop matching. The written steps show how to turn the flow off.

HOW YOU'LL KNOW IT WORKS

Baseline: 187 hours a year; requests out by the 3rd in busy months.

Target: requests on the 1st, reminders on the 6th and 12th, no folder checks.

Test: two monthly cycles. A request typed by hand or a late reminder round means it isn't working yet.

RECOMMENDATION 2

Quick win · Quality

Ready notice and the owner's late list

"A client can sit ready for three days before anyone knows."

WHAT TO DO

Last file in: the flow posts in the bookkeepers' Teams channel and tags the client's bookkeeper.

On the 15th: the owner gets one list of who still owes what, and how many reminders went out.

TOOL AND COST

The same list, Power Automate and Teams. **New monthly cost: $0.**

SETUP AND TIME BACK

Moderate, half a day once Recommendation 1 runs. About 17 hours a year (10 questions a week × 2 minutes). Confidence: low; the 10 is a guess.

WHAT STAYS WITH A PERSON

Whom to call, what to say, and any change to deadlines or fees.

RISKS

A notice nobody reads changes nothing. The bookkeepers agree to watch the channel.

HOW YOU'LL KNOW IT WORKS

Baseline: about 10 "is it ready?" questions a week. **Target:** none; ready clients started within 1 business day. **Test:** tally the questions for two weeks.

RECOMMENDATION 3

Quick win · Quality

AI suggestions for unclear files

"Scan_0042 could be anyone."

WHAT TO DO

An AI step reads the first page of a file Recommendation 1 can't match and suggests the client, account and month. The file waits in the admin assistant's queue; nothing is filed until she confirms or corrects it.

TOOL AND COST

An AI action in Power Automate. **Monthly cost: unknown.** New Power Automate premium licenses stopped including AI Builder credits on November 1, 2026, so the price is checked before scoping.

SETUP AND TIME BACK

Moderate, after Recommendation 1. About 35 hours a year (6 a week, 9 minutes now, 2 to confirm). Confidence: low. Under 3 hours a month, but a misfiled statement puts one client's bank records in another client's folder.

WHAT STAYS WITH A PERSON

Confirming every suggestion. Files from non-clients.

RISKS

The AI misreads a statement. Nothing is filed without a person.

HOW YOU'LL KNOW IT WORKS

Baseline: 6 a week, 9 minutes each. **Target:** 2 minutes, none misfiled. **Test:** 4 weeks next to the manual way; if over 1 in 10 needs correcting, keep it off.

four-day start

Easiest first. No build, no new software.

DAY	DO THIS	TOOL	ABOUT HOW LONG
Day 1	Save the request email as an Outlook template, with a blank line for the accounts.	Outlook	Under 15 minutes
Day 2	Pin the Excel tracker as a tab in the bookkeepers' Teams channel.	Teams	15 to 30 minutes
Day 3	Add the first 10 clients' account lists to the tracker. This becomes the checklist.	Excel	30 minutes
Day 4	Send this week's reminders from the template. Note any accounts that didn't match.	Outlook	30 minutes

the first

and what comes after

Monthly document checklist (Recommendation 1)

Sends the requests on the 1st, files and logs what arrives, and drafts the reminders on the 6th and 12th. Of the 187 hours a year these steps take, about 42 stay, for checking. Tested on last month's real files before it sends anything.

What the office provides: the owner's admin approval, last month's requests and files to test on, each client's account list, and the office manager as owner of the list.

Or build it in-house. This plan is written so the office's own team can.

From $3,000, fixed

Exact price quoted in writing after the review.

- **$995 credit** toward a build from this plan signed within 30 days of the review.
- **Includes** a training session and the first two weeks of fixes.
- **Built in the office's own accounts.** Monthly tool costs ($0 here) are written in the scope before work starts; the office pays vendors directly.
- **Optional care plan:** $197 a month for one workflow, $497 for two or more.

AFTER THAT

1. **Ready notice and late list** (2): same list, same quote.
2. **AI suggestions for unclear files** (3), once the AI price is known.
3. **Year-end W-9 and 1099 collection** on the same checklist.

LATER: NOTED, NOT RECOMMENDED NOW

- Copilot drafts for client questions: too few to pay for licenses.
- New practice software: the current tools can do this job.

what the time is

$25 an hour is an assumption. Swap in your own.

REC	STEP	COUNT A WEEK	MINUTES NOW	HOURS A YEAR NOW	MINUTES KEPT TO CHECK	HOURS A YEAR AFTER	HOURS BACK A YEAR	VALUE A YEAR AT $25
1	Requests on the 1st	9.6	3	24	0.5	4	20	$500
1	Files from known senders and the portal	34	4	113	1	28	85	$2,125
1	Folder checks and reminders, 6th and 12th	12	5	50	1	10	40	$1,000
	First project			**187**		**42**	**145**	**$3,625**
2	"Which clients are ready?" questions	10	2	17	0	0	17	$425
3	Files with no clear sender or name	6	9	45	2	10	35	$875
	All three			**249**		**52**	**197**	**$4,925**

Math: count a week × minutes each ÷ 60 × 50 weeks = hours a year. 40 a month × 12 ÷ 50 = 9.6 a week. Hours back = hours now minus the checking time a person keeps, rounded. **$25** is the BLS national average for office and administrative support, May 2025 ($24.79, rounded).

10-hour test: the first project returns about 12 hours a month (145 ÷ 12) and clears it. Recommendations 2 and 3 return under 3 a month each, so they belong in a build, not their own. Office manager 77 hours back a year, admin assistant 120, owner none counted.

About these numbers: they show what the time is worth, not money in the bank. An hour back becomes revenue only if it goes to billable work. Not counted: requests out on the 1st, clients started sooner, fewer misfiled statements.

what stays with a

- Which statements each client owes, and changes when an account opens or closes. Office manager
- The request and reminder wording, approved once and whenever it changes. Office manager
- Whether a file is the right statement for the right month. Admin assistant, then the bookkeeper
- Whether to call a late client, and what to say. Owner
- Any message about fees, deadlines or pausing service. Owner
- What the AI step in Recommendation 3 may read. Owner, in the written scope

Microsoft 365 and

Already in the plan. Lists, Power Automate with standard connectors, the docs@ shared mailbox, SharePoint and Teams, all in Business Standard.

Copilot usage billing. No Copilot licenses today. For licenses bought through partners, Microsoft plans to turn usage billing on by default between January and March 2027. Set the limit before buying the first one.

Shared with everyone. The Client Files library is shared with "Everyone except external users", so all 8 logins can open every client's statements. Copilot can show people anything they can already open. Fix this before anyone gets Copilot.

AI Builder. Not used. New Power Automate premium licenses no longer include AI Builder credits from November 1, 2026, which is why Recommendation 3's price is unknown.

Fixing these is outside the Assessment. The separate Copilot sharing and cost check is $1,000. Neither is a security review or certification.

estimates and

ITEM	STATUS	WHAT WOULD CONFIRM IT
40 files a week; 6 of them unclear	Estimates from the session	Count one month of docs@. Tag unclear files for two weeks.
4 minutes a file, 9 when unclear	Timed on 5 files in the session	Time 5 more in a normal week.
10 "is it ready?" questions a week	The office manager's guess	Tally one week.
Portal notices include the file	The office says yes. Not tested	Upload one test file. If not, the first project returns about 108 hours a year, 9 a month: just under the 10-hour test.
$25 an hour staff cost	Assumption: BLS national average, May 2025	The office's payroll figure. The hours stay the same.
AI action price for Recommendation 3	Unknown	Checked before Recommendation 3 is scoped.

next

Questions before then: hello@thesagestack.com

THIS WEEK
Day 1 of the start plan: save the request email as an Outlook template.

DAY 9
The 30-minute findings review, booked at the end of the session. Bring questions and anything that didn't fit.

WITHIN 30 DAYS OF THE REVIEW
To have the first project built, sign the written quote. The $995 counts toward a build from this plan signed in that window.

The SAGE Stack receives no referral fees or commissions from any tool named in this plan. If a plan misses three specific opportunities, a clear recommendation or a first implementation priority, it is revised at no additional cost until it includes them.

Estimates are based on the information the office provided and are not a promise of savings, revenue or results. Tool prices and features change; details here are as of November 2026. Implementation is not included in the Assessment.