For CFOs and Heads of FP&A

The month-end story arrives late when the bridge is built by hand.

Check the sums first. These four decisions run on exports finance already holds.

Decision	Evidence to supply	Check before action
01 / Variance **Why revenue moved**	Revenue by account and product, this month and last, with price and volume split where the ledger holds it.	The totals reconcile to the ledger, or the story waits.
02 / Cash **What pulls cash forward**	Open invoices with issue and due dates, terms by customer, collections by week for two quarters.	Any change to a customer's terms goes through the account owner.
03 / Sensitivity **What a margin move does to the year**	The forecast model's driver sheet with assumption dates, plus three months of actuals.	Drivers older than a quarter are refreshed before the scenario runs.
04 / Bridge **From the last forecast to this outlook**	Both forecast versions with their assumption notes, and the actuals booked between them.	Every step in the bridge names the assumption that moved it.

Fix the periods first.

Month, quarter and trailing twelve months read differently, and a model mixes them if allowed. State the period in the input and require it in the output.

Reads well, does not add up.

A variance story that reads well and does not add up costs more than a late one, because it travels. Make the model show the arithmetic and check the totals against the ledger first.

Finance owns the number. The model drafts the bridge and the explanation. The controller checks the arithmetic and the CFO decides what travels to the board.

Measure the workflow: Days from close to explained variance · steps reconciled first time · corrections · cash against plan.

Explain the month before the board asks.
Bring one month-end pack and its exports. We can define the packet, checks and first run.

Sample output on page 2. Companion prompt and downloads.

CFO / Forecast bridge

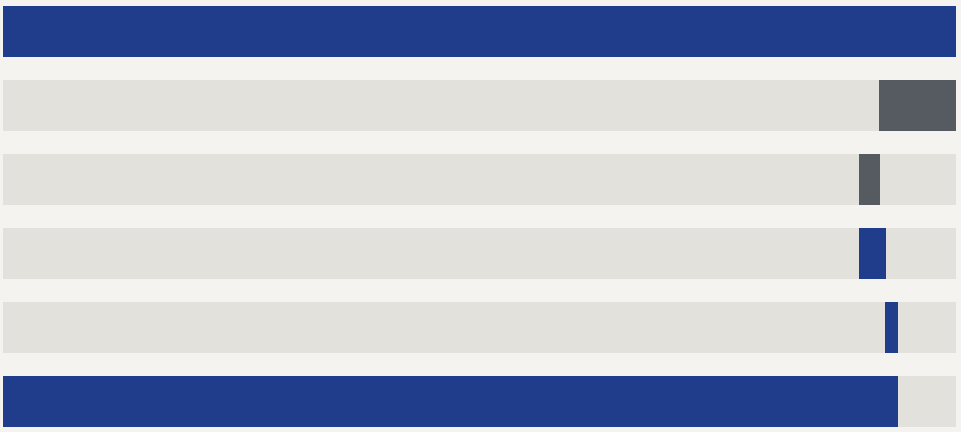
Forecast bridge

Illustrative / Synthetic · Northstar Workflow · 21 September 2026 review

Gaps first / TO AGREE

D01 margin driver is stale: last refreshed 1 May. Cash acceleration has no agreed customer actions. Neither is used to improve this forecast.

Q3 revenue bridge / €000



3,000 - 240 - 60 + 80 + 40 = 2,820.
Change: -180 / 3,000 = -6.0%. Unexplained residual: 0.

Actuals / outlook	€000	Treatment
July + August / L01	860 + 940 = 1,800	Booked revenue
September / F06	1,020	Forecast, not actual
Q3 / F01	2,820	1,800 + 1,020

Board explanation

Q3 revenue outlook is €2.82m against €3.00m plan. Timing and volume reduce it by €300k; price and mix restore €120k. Timing is a forecast assumption, not evidence that revenue has been recognised.

Cash stays separate: August collections €900k; open invoices €420k, including €120k overdue. Account owners review collections actions. [C01]

Sensitivity only: +1 margin point × €2.82m = €28.2k gross profit if revenue is unchanged. D01 must be refreshed before using this as a planning case.

Synthetic evidence: F01-F06, L01, C01, D01. Bridge assumptions dated 18 Sep 2026. Controller reconciliation and CFO release remain pending.