FINANCIAL PLAN · MODEL ARCHITECTURE

Version 3 — *Multi-Year*

Read bottom → top
Inputs · Posting Engine · Statements · Out-Years · Outputs
ADOPTED 2026-08-20 · Session 22, PA3 (D-134)
Supersedes **design_architecture_v2**

Version 2 modelled a single forecast year. A multi-year forecast is now a launch requirement, not a later enhancement, so the ten-step model has been re-cut to carry Years 2 and 3. Two steps change: **Out-Year Assumptions becomes Step 9**, and the PDF Report and Excel Workbook merge into a single **Step 10 — Final Outputs**. The ten-step promise to the user is preserved. **The model is not a one-way run.** Two return loops are drawn on the right: the user cycles back down into the engine and the inputs until the plan is right.

Entry Point

LAYER 5 · NAVIGATION

11

Hub Page

Where the user enters the model and navigates to any component. Unchanged from v2.

USER STARTS HERE · DROPS DOWN TO INPUT

Deliverables

LAYER 4 · FINAL OUTPUTS

10 — CHANGED

Final Outputs

One step, two deliverables: the client-ready **PDF Report** and the working **Excel Workbook**, both covering Years 1–3. Was two separate steps in v2. One screen, one paywall, two downloads. Generated only once the three-year statements are settled.

GENERATED FROM THE FINALIZED THREE-YEAR STATEMENTS

Multi-Year Extension

LAYER 3B · OUT-YEARS

9 — NEW

Out-Year Assumptions

The user sets growth, inflation and capacity assumptions for **Years 2 and 3** against a Year 1 that has already been validated. **Completing Step 9 returns the user to Step 5**, where those assumptions are posted as out-year entries through the same engine — producing a Year 2 and a Year 3 trial balance. Steps 6, 7 and 8 then re-render from each year's own trial balance.

ASSUMPTIONS RETURN TO THE ENGINE — STEP 9 DOES NOT REPORT, IT POSTS

Output Layer · Financial Statements

LAYER 3 · REPORTING

6 — YEAR-AWARE

Income Statement

Profitability, Year 1 / 2 / 3 and total.

7 — YEAR-AWARE

Balance Sheet

Position at each year end. Balances by construction, because each year has its own trial balance.

8 — YEAR-AWARE

Cash Flow Statement

Sources and uses of cash, by year.

ACCOUNT BALANCES FEED THE STATEMENTS — ONE SET PER FORECAST YEAR

Posting Engine · Chart of Accounts

LAYER 2 · BRIDGE · THE FOUNDATION

5 — EXTENDED

Trial Balance — Base Year 1, extended to Years 2 and 3

Maps each input line to an account and accumulates posted amounts by period. **This is the foundation that determines what Steps 6, 7 and 8 can report** — so it is the trial balance that gets extended, not the statements. The same engine runs three times: once from the Steps 1–4 inputs for **Base Year 1**, then twice more from the Step 9 out-year entries. One engine, three trial balances — no second calculation path to build, test or keep in agreement. **Both return loops land here.**

INPUTS POSTED TO ACCOUNTS

Input Layer · Data Foundation

LAYER 1 · BEGIN HERE

1

Cost Estimate

One-time costs to open.

2

Funding Plan

Equity and debt sources.

3

Revenue Forecast

Top-line projections.

4

Cost Model

Variable and fixed operating costs.

OUT-YEAR LOOP Step 9 → back to Step 5 → re-post → 6 · 7 · 8

OPTIMIZATION LOOP Review statements → refine Steps 1–4 → re-post

The two return loops — the model is iterative, not linear

Optimization Loop (blue). Carried over from v2. The user reviews the statements, goes back down to Steps 1–4 to refine inputs, and re-posts. Repeat until Year 1 is right.

Out-Year Loop (purple) — new in v3. Completing Step 9 does not produce a report. It sends the user **back to Step 5**, where the out-year assumptions post as entries and generate the Year 2 and Year 3 trial balances. Steps 6, 7 and 8 then re-render across all three years. Changing an assumption in Step 9 means going through Step 5 again.

Why this matters for the build: Step 9 is not a reporting screen sitting above the statements. It is an *input* screen positioned late in the sequence, and its output is journal entries. Anyone building it from the step number alone will get that wrong.

What changed from v2, and why

- **Step 9 is now Out-Year Assumptions.** It sits *after* the base-year statements on purpose — the user validates Year 1 first, then projects forward from a number he trusts. Setting growth rates before seeing whether Year 1 makes sense is the wrong order for a forecast.
- **Steps 9 and 10 merged into Step 10 — Final Outputs.** The PDF and the Excel workbook are two formats of one deliverable, generated from the same finalized statements, behind the same paywall.
- **Step 5 is extended, not duplicated.** Years 2 and 3 are right by construction — debits equal credits and the balance sheet balances because the figures were posted, not projected. The Step 5 engine is the one component with proven arithmetic: the 8 August export reconciles to the oracle within eight cents.
- **Steps 6, 7 and 8 become year-aware**, rendering per year and in total.
- **The ten-step promise holds.** One step added, two merged — net ten, plus the Hub at 11.

Renumbering — what was swept on adoption

Adopted 2026-08-20 (D-134). Under v2, Step 9 was the PDF Report and Step 10 the Excel Workbook. Both are now Step 10 outputs. What the adoption sweep changed:

- **CO-006** re-labelled *Step 10 — PDF Report*; **CO-007** re-labelled *Step 10 — Excel Workbook*. Two outputs of one step, no longer competing for one number. CO-007 remains the tech lead's first deliverable and the monetization path.
- Build folder `Step 9 - PDF Report\` renamed `Step 10 - PDF Report\`. `Step 10 - Excel Workbook\` unchanged.
- **App Inventory v6** issued, carrying the v3 step model; v5 archived. The Charter, Function Points Register, Architecture Component Map and the Steps 9/10 paywall specification still carry the old numbering and are tracked for correction as `RENUM-01`.
- **CO-045** re-scoped: it now builds Step 9, the year dimension in Steps 5–8, and the Out-Year Loop. Largest single consequence of this revision.
- `App8_Scope_Step8_Out_Year_Adjustments.docx` named out-year adjustments as *Step 8* from a pre-v5 scheme. Archived as superseded, so only one numbering is in circulation.

Everything above except `RENUM-01` was completed in the adopting session, so a third step-numbering scheme never entered circulation.