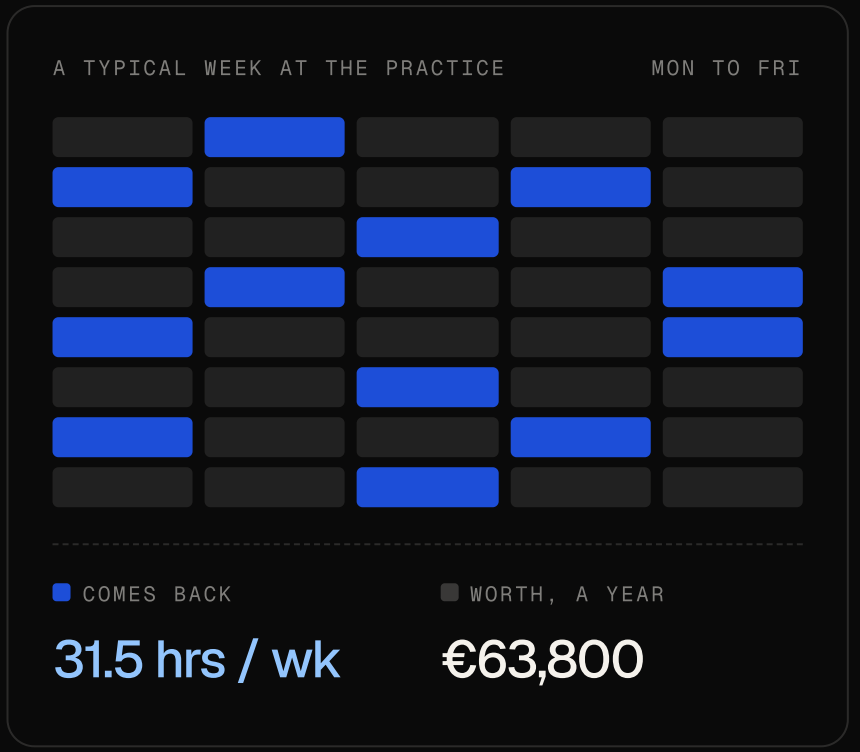
naitive.work

SAMPLE · FICTIONAL CLIENT

The Assessment · company-wide report

Where the week goes.

Five departments, six conversations, one week. What takes the time at Brennan Doyle & Co., what to change first, and what it gives back.



PREPARED FOR
Brennan Doyle & Co.

BUSINESS
Chartered accountants · Galway · 22 staff

ASSESSMENT WEEK
26 to 30 October 2026

PRESENTED
Friday 6 November 2026

PREPARED BY
Emmett Maher, naitive.work

The practice is busy with work nobody bills for.

Across five departments we found **55 hours a week** of repeat work: chasing, rekeying, answering the same questions and writing up the same notes. **31.5 of those hours** can come off people's plates within twelve weeks.

The biggest single cost is not in one desk. It is the **year-end pack**, which crosses five desks between the client sending a bank statement and a partner signing the return. Each handover leaks time, and the admin team carries the cost of all of them.

Five of the seven fixes are builds, because the work runs through your own inbox, XPM and Excel templates. Two are off-the-shelf tools that are right as they are. We built two of the fixes on your own files this week (pages 09 and 10): a Form 11 workpaper went from 70 minutes to 15.

Nobody's job goes away. Those hours are worth **€63,800 a year** in paid time. Put half of the fee-earners' share back into client work and they earn **€49,300 a year** in new fees: about 38 more returns and 7 more payroll clients, which is where Siobhán told us the growth is.

YOURS TO KEEP, WHATEVER YOU DECIDE

€3,682
a year in licences to cancel (p. 12).

2 tools
Fathom and BrightPay Connect, to set up yourselves (p. 11).

7 workflows
timed both ways, as your baseline (p. 08).

HOURS BACK, EVERY WEEK

31.5 hrs

Across 22 people. About 1.4 hours each.

TIME VALUE, EVERY YEAR

€63,800

Paid time, at your loaded rates. Rounded down.

NEW-FEE CAPACITY

€49,300

A year, if half the freed fee-earning hours are billed.

SOFTWARE CUT

€3,682

A year, unused or duplicated, from your own invoices.

START WITH THESE THREE

01	Year-end client document chase	7.5 hrs
02	Bank reconciliation exceptions	6.0 hrs
03	Partner meeting notes and follow-ups	3.0 hrs

Six conversations, one picture.

Every finding traces back to a survey answer, a call, or one of the real files each person sent us. Those files are what the demos on pages 09 and 10 are built on.

MON 26 · DAY 1

Kick-off

45 minutes with Siobhán. Agreed the week's goal ("give us hours back before January") and named five people. Surveys sent at 11:00.

TUE 27 · DAY 2

Admin & bookkeeping

Calls with Gráinne (Niamh joined for ten minutes) and Laura. Five of five surveys back by Tuesday night.

WED 28 · DAY 3

Payroll & tax

Calls with Marek and Aoife. Screen-share of the BrightPay month-end and a Form 11 workpaper.

THU 29 · DAY 4

Accounts & partners

Call with Ciarán. Read-only look at the software invoices and Microsoft 365 licence list.

FRI 30 · DAY 5

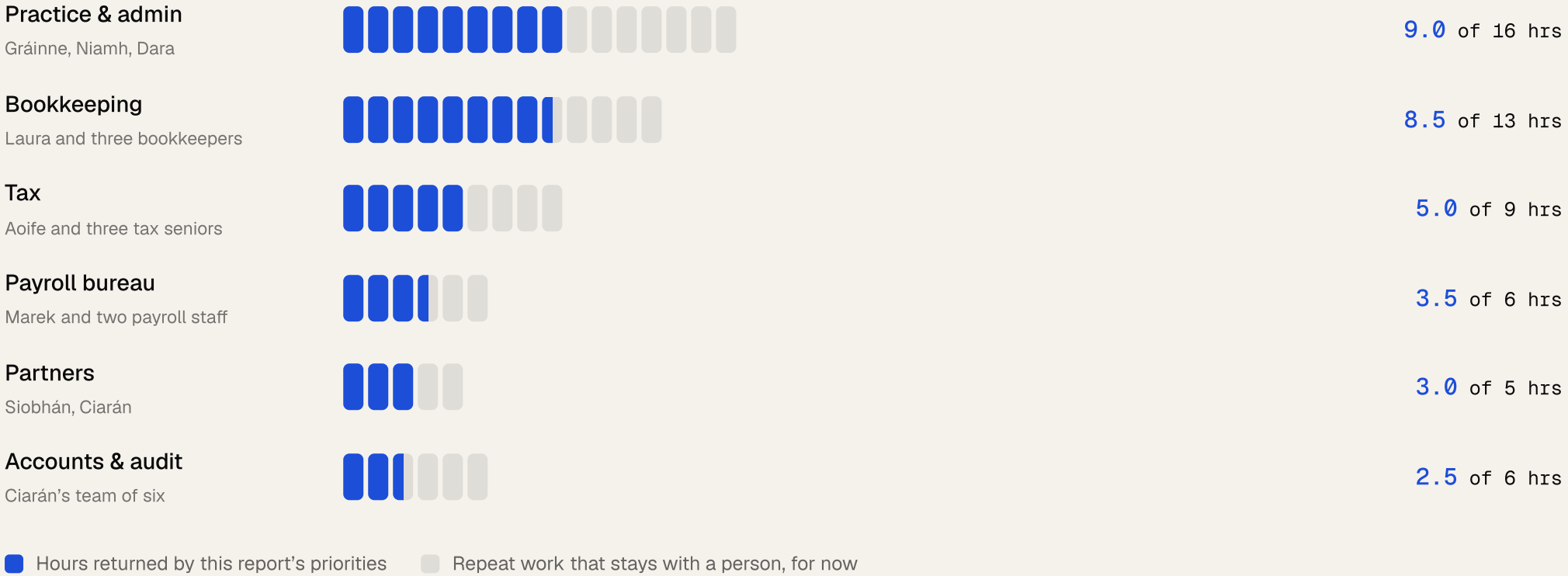
Analysis

Five surveys and five transcripts analysed together. Tools researched and priced, scored on the five signals.

WHO WE SPOKE TO	DEPARTMENT	TEAM SIZE	SURVEY	CALL	WHAT THEY MOST WANTED OFF THEIR PLATE
Siobhán Brennan Managing partner	Partners	2	Kick-off	45 min	"Writing up every client meeting at 7pm."
Gráinne Walsh Practice manager	Practice & admin	3	✓	52 min	"The year-end chase. Without question."
Laura Fahy Senior bookkeeper	Bookkeeping	4	✓	47 min	"Reconciling the same 40 transactions every month."
Marek Nowak Payroll lead	Payroll bureau	3	✓	38 min	"Hours sheets arriving as photos on WhatsApp."
Aoife Kenny Tax manager	Tax	4	✓	55 min	"Rebuilding last year's workpaper for every return."
Ciarán Doyle Partner, accounts	Accounts & audit	6	✓	41 min	"Writing the same commentary on management accounts."

55 hours of repeat work. 31.5 come back.

Each block is one hour a week of repeat work we found in that department. The blue blocks are the hours the priorities in this report return.



56% **Admin and bookkeeping carry over half the hours, but they don't cause them.** Most of their repeat work starts on another desk: a pack marked complete late, a client question only the tax team can answer, a document saved to the wrong place. That is why the first priority is a cross-desk workflow, not a single-desk tool.

In their words.

Practice & admin

READY

Gráinne Walsh · 3 people

> “I’m basically a reminder service from January to October.”

Records requests go out by hand from five saved Outlook templates. A desktop spreadsheet tracks who has sent what. Half the info@ inbox is the same six questions.

Client portal with automatic reminders; drafted answers for the repeat questions. 9.0 hrs

Bookkeeping

READY

Laura Fahy · 4 people

> “Most months I’m matching the same rent and the same Revenue direct debit by hand.”

Xero bank rules are set up on 9 of 61 bookkeeping clients. Dext is not set to auto-publish, so every receipt is approved twice.

Bank rules and Dext auto-publish on every client; a skill that drafts the exceptions list. 8.5 hrs

Tax

WEDGE

Aoife Kenny · 4 people

> “Eighty per cent of a return is the same as last year, and we still rebuild it.”

Each Form 11 starts from a blank Excel workpaper. The prior-year file and the client pack are copied across by hand before any judgement happens.

A drafted workpaper from last year plus this year’s pack, always reviewed by a senior. 5.0 hrs

Payroll bureau

READY

Marek Nowak · 3 people

> “Hours sheets come in as photos on WhatsApp, at 4pm on payday.”

48 payroll clients send changes by email, text and WhatsApp. Each one is rekeyed into BrightPay, then checked by a second person.

BrightPay Connect so clients submit hours and starters into the payroll directly. 3.5 hrs

Partners

READY

Siobhán Brennan, Ciarán Doyle

> “Every client meeting turns into twenty minutes of notes at 7pm.”

About nine client meetings a week between them, on Teams and in person. Follow-up emails and XPM tasks are typed up afterwards from memory.

Meeting notes and follow-up drafts written for them, filed against the client. 3.0 hrs

Accounts & audit

WEDGE

Ciarán Doyle’s team · 6 people

> “The numbers change. The paragraph about them mostly doesn’t.”

Twenty management-accounts clients get a monthly commentary, written from scratch each time from the Xero reports.

A drafted first pass from the month’s figures and last month’s note. 2.5 hrs

The year-end pack, start to finish.

About 340 clients a year. Six handovers between a client sending a bank statement and the return being filed. Each one leaks time.

1

Request

ADMIN

Gráinne emails a checklist by client type from a saved Outlook template.

2

Chase

ADMIN

Reminders by email, then phone. 1 in 3 clients needs three or more.

3

Process

BOOKKEEPING

Records keyed into Xero, receipts through Dext, the bank reconciled.

4

Prepare

ACCOUNTS

Year-end accounts drafted for limited companies.

5

Return

TAX

Form 11 or CT1 prepared from a new workpaper, then reviewed.

6

Sign & file

PARTNER

Partner review, client approval by DocuSign, filed on ROS.

BETWEEN 2 AND 3

Documents land in four places

The info@ inbox, an accountant's own inbox, Dropbox, or straight into Dext. Admin can't see what has arrived, so they chase clients who already sent it. Gráinne estimates one call in five is unnecessary.

BETWEEN 3 AND 2

Nobody marks a pack complete

Bookkeepers know a pack is done, but there is no step that tells admin. The tracker spreadsheet is "out of date the moment I close it".

BETWEEN 5 AND 6

Returns wait on sign-off

Returns sit for a median of five working days in a partner's queue in October. Clients ring to ask where it is, which lands back on admin.

AFTER PRIORITY 01

One portal, one checklist per client type, one place documents arrive. The portal sends the request and the reminders; bookkeepers tick items off as they process them, so admin only calls clients who are genuinely two reminders behind. Partners get a Monday list of returns waiting on them.

Seven fixes, ranked.

Ranked by hours returned against effort. Scored on the same five signals as the free audit: repeatability, already outsourced, clear right answer, outcome-measured, margin.

	WORKFLOW	HOW WE'D FIX IT	HRS BACK / WK	SCORE	VERDICT
01	**Year-end client document chase** Admin, bookkeeping	WE BUILD A year-end pack agent on your inbox, XPM and client folders	7.5	20 / 25	READY
02	**Bank reconciliation exceptions** Bookkeeping	BOTH Switch on Xero rules and Dext auto-publish; we build the exceptions drafter	6.0	19 / 25	READY
03	**Partner meeting notes and follow-ups** Partners, managers	OFF THE SHELF Fathom, with actions sent to the client job in XPM	3.0	18 / 25	READY
04	**Payroll change intake** Payroll	OFF THE SHELF BrightPay Connect, so clients submit hours and starters directly	3.5	20 / 25	READY
05	**Form 11 workpaper first draft** Tax	WE BUILD A workpaper drafter in your Excel template; a senior signs off every return	5.0	17 / 25	WEDGE
06	**Repeat client questions** Admin	WE BUILD A reply drafter for info@, answering from XPM and the checklist status	4.0	16 / 25	WEDGE
07	**Management accounts commentary** Accounts	WE BUILD A commentary drafter on the same Xero connection as 05	2.5	15 / 25	WEDGE

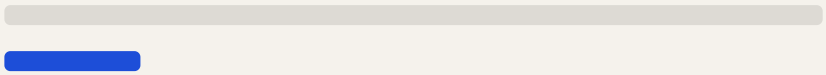
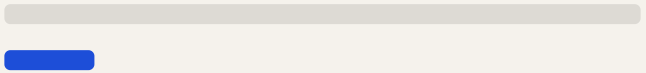
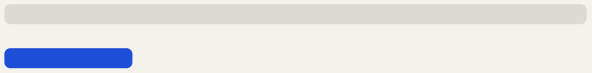
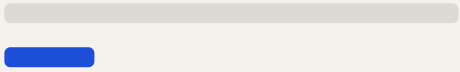
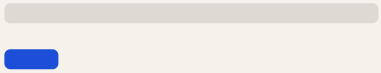
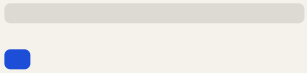
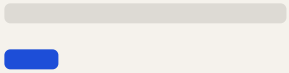
WE BUILD Built, run and answered for by us, on your own systems

OFF THE SHELF A product already does it well; we set it up

BOTH Switch on what you own, build the rest

Timed both ways.

Minutes per run come from the calls, checked against the files you sent us. The “after” time keeps a person in the loop: reviewing, approving, making the calls only a person should make.

WORKFLOW AND VOLUME	PER RUN	HOURS A WEEK TODAY / AFTER		SAVED
Year-end document chase 340 packs a year · 7.4 a week	73 min → 12 min		9.0 h 1.5 h	−7.5 h
Bank reconciliation exceptions 61 clients monthly · 14 a week	30 min → 4 min		7.0 h 1.0 h	−6.0 h
Form 11 workpaper 255 returns a year · 5.5 a week	70 min → 15 min		6.4 h 1.4 h	−5.0 h
Repeat client questions About 60 a week	5 min → 1 min		5.0 h 1.0 h	−4.0 h
Payroll change intake About 35 changes a week	7 min → 1 min		4.1 h 0.6 h	−3.5 h
Partner meeting notes About 9 meetings a week	22 min → 2 min		3.3 h 0.3 h	−3.0 h
Management accounts commentary 20 clients monthly · 4.6 a week	40 min → 8 min		3.1 h 0.6 h	−2.5 h
All seven	37.9 h → 6.4 h	About one working week of time, every week, down to under one day.		−31.5 h

A workpaper in four minutes.

On her call, Aoife sent us one real return, redacted: last year's workpaper, this year's pack, and the workpaper she finished by hand. We built the drafter on those files and compared the two.

WHAT YOU SENT US

- XLSX — Form 11 workpaper, 2024
  Client K · 44 lines
- PDF — Employment detail summary
  PAYE, from ROS
- PDF — Rental statements × 2
  Two properties, letting agent
- PDF — Pension contribution cert
  PRSA, 2025
- JPG — Receipts × 9
  Repairs, insurance, fees
- XLSX — Aoife's finished 2025 workpaper
  For comparison only

WHAT THE BUILD DID

Read last year's workpaper Layout, 44 lines, the client's sources	0:12
Read this year's pack 13 documents, including 9 photographed receipts	1:05
Mapped each figure to a line With the document and page it came from	1:40
Compared with last year Flagged anything that moved by more than 15%	0:28
Wrote the draft In your own Excel template, plus a review list	0:15

SIDE BY SIDE, KEY LINES

LINE	AOIFE	DRAFT	
PAYE income	€58,400	€58,400	MATCH
Gross rental income	€31,200	€31,200	MATCH
Rental expenses	€9,640	€8,940	REVIEW
Mortgage interest	€4,115	€4,115	MATCH
Pension relief	€6,000	€6,000	MATCH
Medical expenses	€380	–	ASK CLIENT

The €700 difference is a boiler replacement: the draft treated it as capital, Aoife as a repair. That is a judgement call, so the draft flags it rather than guessing. The medical receipt wasn't in the pack; Aoife had it from an email.

BY HAND

70 min

Aoife's time on this return.

WITH THE DRAFT

15 min

3 min 40 s to draft, about 11 to review.

LINES MATCHED

41 / 44

On the first run, before any tuning.

FLAGGED, NOT GUESSED

3

Each with the document it came from.

A real week of info@.

Gráinne exported the shared inbox for 14 to 18 September, names redacted, with her records tracker for the same week. We ran the year-end pack agent and the reply drafter over it.

WHAT YOU SENT US

PST	info@ inbox, one week	212 emails, 163 attachments
XLSX	Records tracker	Gráinne's, same week
DOCX	Checklists by client type	Sole trader, landlord, company
DOCX	Five saved reply templates	From Outlook

WHAT THE BUILD DID

Sorted every email	Documents, questions, fees, everything else	1:50
Matched attachments to clients	And to the right line of their checklist	2:35
Updated the checklist	Who is complete, who is missing what	0:20
Drafted the replies	From the answer bank and each client's status	1:10

WHAT IT FOUND

RESULT	THAT WEEK	
Emails sorted correctly	207 / 212	98%
Attachments filed to the right client	141	DONE
Documents the tracker didn't show yet	12	NEW
Clients on the chase list who were already complete	23	NO CALL
Repeat questions with a drafted reply	48	DRAFTED
Replies Gráinne approved unchanged	44 / 48	92%

The five emails it got wrong were forwarded chains with more than one client in them. It sends those to a person rather than filing them.

GRÁINNE'S WEEK

9 hrs

Chasing and filing, by her survey.

WITH THE BUILD

1.5 hrs

6 minutes of running, plus the real calls.

CALLS AVOIDED

23

Clients who had already sent it all.

REPLIES READY

48

Waiting for a yes, not a rewrite.

Build or buy.

Where nothing fits, we build. Where a product does the job properly, we say so and set it up. Most of your hours sit in your own inbox, XPM and Excel templates, where no product reaches, so most of this is built.

	FIX	ROUTE	WHY THIS ROUTE	TO BUILD
01	Year-end pack agent	WE BUILD	Off-the-shelf portals only see what is uploaded to them. Your clients email, so the fix has to live in the inbox.	3 weeks
02	Bank rec exceptions drafter	BOTH	Xero and Dext already match the routine lines. We build only the part that drafts the leftovers.	1 week
03	Meeting notes	OFF THE SHELF Fathom · ~€912 / yr	A solved problem. Fathom does it well; we send its actions to the client job in XPM.	Half a day
04	Payroll change intake	OFF THE SHELF BrightPay Connect · ~€540 / yr	BrightPay holds the payroll. Its own client portal beats anything built around it.	1 day
05	Form 11 workpaper drafter	WE BUILD	Your workpaper, your template, your review rules. No product does this for Irish returns.	4 weeks
06	info@ reply drafter	WE BUILD	Copilot can't see XPM or the checklist. This shares the connections built for 01.	2 weeks
07	Commentary drafter	WE BUILD	Reuses the Xero connection from 05; trained on your last twelve months of notes.	1 week

WE BUILD

5

Built, run and answered for by us.

OFF THE SHELF

2

Where a product is the right answer.

ALL LIVE IN

12 wks

01 and 06 before January.

PRICING

Separate

In the proposal that follows this report.

€3,682 a year, unused.

You spend €15,878 a year on software. We checked the invoices Ciarán shared against what each person told us they actually open.

CUT THIS YEAR

€3,682

Dext seats, Sage 50, Adobe Sign, Zoom.

CUT IN WAVE 2

€1,980

Dropbox into SharePoint.

PAID FOR, BARELY USED

2 tools

Copilot, and the XPM automations.

TOOL	USED FOR	SEATS	COST / YR	IN USE	VERDICT	WHAT TO DO
Microsoft 365 Business Standard	Email, Teams, files	22	€3,300	Everyone, daily	KEEP	Nothing to change.
Xero Practice Manager	Jobs, time, billing	22	€2,400	Daily	USE MORE	Job templates and task lists on; the year-end agent reads from it.
Dext Practice	Receipt capture	15	€2,160	6 of 15 seats	CUT SEATS	Drop to 8 seats, turn on auto-publish. Saves €1,080.
Dropbox Business	Client files	22	€1,980	Shared, overlapping	MERGE	Into SharePoint, which you already own. Wave 2.
Microsoft 365 Copilot	AI in Outlook, Teams	5	€1,686	1 of 5 seats	USE MORE	Move two seats to admin for everyday drafting.
BrightPay Bureau	Payroll	3	€1,150	Daily	KEEP	Add BrightPay Connect for priority 04.
Sage 50	3 legacy clients	1	€1,150	Monthly	CUT	Move the three clients to Xero by January. Saves €1,150.
Adobe Acrobat Sign	E-signature	3	€780	Not since March	CUT	DocuSign does the same job. Saves €780.
Zoom Pro	Video calls	4	€672	2 partners	CUT	Teams does the same job. Saves €672.
DocuSign Standard	Engagement letters, returns	2	€600	Weekly	KEEP	Becomes the only e-signature tool.

The arithmetic, shown.

Hours a week, times the loaded hourly cost of the person doing the work, times a 46-week year. Rates are the ones Siobhán gave us at the kick-off.

	PRIORITY	HRS / WK	RATE	× 46 WKS
01	Document chase 5 admin hrs at €32, 2.5 bookkeeping at €38	7.5	mixed	€11,730
02	Bank reconciliation exceptions	6.0	€38	€10,488
03	Partner meeting notes	3.0	€95	€13,110
04	Payroll change intake	3.5	€38	€6,118
05	Form 11 first draft Averaged across the year; peaks May to October	5.0	€48	€11,040
06	Repeat client questions	4.0	€32	€5,888
07	Management accounts commentary	2.5	€48	€5,520
	Total	**31.5**		**€63,894**

HOURS BACK, EVERY WEEK

31.5 hrs

37.9 hours of this work today, 6.4 after.

TIME VALUE, EVERY YEAR

€63,800

€63,894, rounded down.

EVERY WEEK

€1,389

The Assessment fee, paid back in week one.

CAPACITY

0.8 FTE

31.5 hours of a 40-hour week.

A hire you don't need. Siobhán planned to take on a seasonal admin temp for January to April, about €9,000. The 9 admin hours a week from 01 and 06 cover that work.

What the hours can earn.

Time back is one way to count it. The other is the new work the same team can take on. We assume only half of each fee-earner's freed hours get billed, at your own charge-out rates.

	FIX	HRS FREED / YR	BILLED (HALF)	CHARGE-OUT	NEW FEES / YR	WHAT THAT LOOKS LIKE
01	Document chase Bookkeeping share only	115	58	€65	€3,738	Packs processed about three weeks sooner
02	Bank reconciliation exceptions	276	138	€65	€8,970	About 3 more monthly bookkeeping clients
03	Partner meeting notes	138	69	€180	€12,420	1.5 more advisory hours a week
04	Payroll change intake	161	81	€65	€5,233	About 7 more payroll clients
05	Form 11 first draft	230	115	€110	€12,650	About 38 more returns a year
07	Management accounts commentary	115	58	€110	€6,325	About 2 more management-accounts clients
	Total	1,035	518		€49,336	

Admin hours (01 and 06) don't bill directly, so they aren't counted here: they go to onboarding the new clients above.

NEW-FEE CAPACITY

€49,300

A year, with half the hours billed.

IF ALL OF IT IS BILLED

€98,600

The ceiling, not the forecast.

MORE RETURNS

38 / yr

Without adding a tax senior.

NOT ADDED TOGETHER

Two lenses

Time value and new fees count the same hours.

Twelve weeks to January.

Switch-ons land in November. The two builds that carry the year-end pack go live before the first January requests go out.

WEEKS 1 TO 2 · NOVEMBER

Switch on and cut

- [x] Cancel Zoom and Adobe Sign; cut Dext to 8 seats
- [x] Fathom for both partners and two managers
- [x] Xero bank rules and Dext auto-publish on all 61 clients
- [x] BrightPay Connect for the 48 payroll clients

WEEKS 3 TO 6 · DECEMBER

We build the year-end pack

- [x] Year-end pack agent on info@, XPM and client folders
- [x] info@ reply drafter with your approved answer bank
- [x] Bank rec exceptions drafter
- [x] Gráinne's team trained on approving, not chasing

WEEKS 7 TO 12 · JANUARY

We build the drafters

- [x] Form 11 workpaper drafter, piloted on 20 returns
- [x] Management accounts commentary drafter
- [x] Sage 50 clients moved to Xero
- [x] Review: hours back against this report

THREE QUESTIONS FOR TODAY

01 Which of these is most urgent for you?

02 Do you want to do it yourselves, or with us?

03 What timeline works around the January filing season?

THE GUARANTEE, CHECKED

31.5 hrs

We promised at least five reclaimable hours a week or the fee back. This report found 31.5. The €999 credits 100% against the builds.