



StartWise™

PRODUCT REFERENCE

FEATURES & FUNCTIONALITY

Everything StartWise does, area by area.

EDITION · OCTOBER 17, 2026

01 At a glance

02 Account and setup

03 Dashboard

04 12-Week Plan and tasks

05 Budget Planner

06 Products & Services and pricing

07 Revenue Planner

08 Cash Flow and financial health

09 Vendors & RunBook

10 Reports and Chart of Accounts

11 Business Info, funding and legal

12 Knowledge Center and AI prompts

13 Privacy, security and your data

14 Coming soon

PROPRIETARY · ALL RIGHTS RESERVED

© 2026 Bold and Beautiful Beauties d/b/a Across the Table. All rights reserved. No part of this guide may be copied, shared or reproduced without written permission. See the copyright and permitted-use notice on the next page.

COPYRIGHT & PERMITTED USE

STARTWISE™ FEATURES & FUNCTIONALITY · PLEASE READ BEFORE USING THIS GUIDE

Copyright

© 2026 Bold and Beautiful Beauties d/b/a Across the Table. All rights reserved. This guide, and the StartWise software it describes (including its source code, screens, design, the StartWise roadmap, its phase structure, checklists, business plan templates, budgeting tools, setup steps, wording and visual identity), are original works owned by Bold and Beautiful Beauties and are protected by United States copyright law and international treaties.

Who may use this guide

You may read, download and print this guide to learn about StartWise and decide whether it is right for your business, and StartWise customers may use it with their own business. Reading it gives you no license to StartWise itself, which is governed by the StartWise Terms of Service and Software License once you buy it.

What you may not do

- Copy, reprint, republish, post, sell or change this guide, or any part of it, or pass it off as your own.
- Use this guide, or what you learn from StartWise, to design, build, train, market or improve a similar or competing product or service, including with AI or software tools.
- Replicate StartWise's workflows, setup steps, screens, structure, templates or system logic.
- Reverse engineer, decompile, disassemble or try to get the source code of StartWise.
- Scrape, harvest or extract information or data from StartWise, its pages, reports or systems, other than your own records through the tools StartWise provides.
- Resell, sublicense, white-label, rent or give access to StartWise or this guide to anyone else.
- Remove, hide or change any copyright notice, trademark, watermark or attribution.

Proprietary information and data

The content of this guide, and the StartWise software, its system design and its data, are proprietary to Across the Table. Making this guide available to read is not permission to copy, reuse or build on it. Your own content and information in StartWise are handled as described in the StartWise Privacy Policy.

Trademarks

"Across the Table," "StartWise" and the StartWise logo are trademarks of Bold and Beautiful Beauties. They may not be used without written permission.

Enforcement

Any copying, sharing or use not allowed above is a material breach of your license. It may result in immediate suspension or termination of your StartWise access and legal action, including injunctive relief and damages to the fullest extent allowed by law.

Full terms: [Terms of Service](#) · [Software License](#) · [Privacy Policy](#) · [Disclaimer](#) — at acrossthetable.biz/legal/startwise. If anything here differs from those documents, those documents control. Features described may change; this guide is provided for information and does not change your agreement.

Permissions and reporting misuse: info@acrossthetable.biz · 480-582-4716 · 101 N First Ave, Suite 2325-1495, Phoenix, AZ 85003

STARTWISE™ FEATURES & FUNCTIONALITY

EDITION OCTOBER 17, 2026

StartWise is a 12-week business launch planner from Across the Table. It turns your business type, stage and funding into a week-by-week plan, a startup budget, a Chart of Accounts and simple revenue and cash flow forecasts, all in one place.

01

At a glance

Every feature below comes with StartWise. Nothing in the app is locked to a particular plan.

Feature area	What it gives you	Status
Account and setup	Sign-in and a four-step setup that builds your plan	Live
Dashboard	Live launch scorecard and charts	Live
12-Week Plan	Week-by-week roadmap with themes and progress	Live
Tasks and task library	370 ready-made tasks plus your own	Live
Budget Planner	Every expense, estimated versus actual	Live
Products & Services	Automatic profit, margin and revenue math	Live
Pricing simulator	Test a new price before you change it	Live
Revenue Planner	12-month revenue forecast and breakdowns	Live
Cash Flow and health score	12-month cash projection with a plain-English health check	Live
Vendors & RunBook	Vendor records, ratings and a vendor directory	Live
Reports	Spending and progress views	Live
Chart of Accounts	Accounts built for your business type	Live
Business Info and funding	Profile, funding sources and budget totals	Live
Knowledge Center	Tour, guides, 28 AI prompts, 28-stage blueprint, finance lessons	Live

Feature area	What it gives you	Status
AI business assistant	Copy-ready prompts that include your numbers	Live
Legal & Compliance	Your legal documents and acceptance record	Live
Export to spreadsheet	Tasks and products as CSV files	Live
SMS reminders, team invites, vendor editing, more exports, direct AI connection	See Coming soon	Coming soon

02 Account and setup

- Create an account with your email and a password of at least 6 characters, then sign in from any device.
- Stay signed in on your own device, so StartWise opens straight to your plan.
- A four-step setup: **Business, AI plan, Funding and Launch & terms.**
- Choose from 78 business types across 15 industries. Your industry fills in automatically.
- Choose your stage: Idea / Planning, Pre-Revenue, Just Launched or Operating. Each stage comes with its own starting tasks, such as customer interviews for an idea-stage business or hiring and training for an operating one.
- A starter template builds a Chart of Accounts and a startup expense list named for your business type, and you can preview both before you continue.
- Pick from ten funding sources, including Personal Savings, SBA Loan, Grants and Crowdfunding, and see your total startup budget add up.
- Set a target launch date and read the Terms of Service, Privacy Policy and Software License Agreement before you start.

03 Dashboard

- A new affirmation each day, drawn from a library of 350.
- Counts for total tasks, completed, in progress and to do.
- Estimated spend, actual spend, total budget, remaining budget and percent of budget used.
- **Budget allocation** chart showing estimated spend by category.
- **Spend timeline** chart comparing planned and actual spend across four three-week phases.
- **Spending by priority** and **Task completion** charts.
- A **Business financial health** summary once you've added products.

04 12-Week Plan and tasks

- Twelve weeks, each with a theme: Business foundation, Legal & insurance, Core equipment, Digital presence, Mobility & scheduling, Brand & uniforms, Systems & books, Marketing push, Pricing & packages, Hiring & training, Soft launch and Grand opening.
- An overall progress percent and a progress bar for every week.
- One click moves a task from To Do, to In Progress, to Completed.
- Move any task to another week from a dropdown.
- Two kinds of task: Financial tasks carry costs and an accounting category; Non-Financial tasks track the rest of the work.
- Each task can have a priority (High, Medium, Low), a status (To Do, In Progress, Follow-Up, Completed), a week, a due date and a description.
- Follow-Up status with its own follow-up date, shown next to the status in the Budget Planner.
- For financial tasks: estimated cost, actual cost, accounting category, and a searchable list of 155 suggested vendors. Picking a vendor sets the accounting category for you.
- **Task library** with 147 financial and 223 non-financial tasks, grouped by category and searchable. Add the ones you need with one click.
- Type your own task name if it isn't in the library.

05 Budget Planner

- Every financial task in one table: category, priority, status, estimated cost, actual cost, difference and due date.
- The difference shows in red when you're over the estimate and green when you're under.
- Search by name and filter by category or status.
- Running totals for estimated and actual cost.
- Edit or delete any expense from the table.
- Marking a financial task Completed creates a vendor record in your RunBook automatically.

06 Products & Services and pricing

- Record each product or service with name, SKU, category, type, description, sales channel, monthly sales quantity, primary vendor, launch date, notes and status (Planning, Active, Paused or Discontinued).
- Five product types: Physical Product, Digital Product, Service, Subscription and Package.

- Enter cost, retail and wholesale price, and StartWise calculates profit per unit, profit margin and monthly revenue as you type.
- Margins are color-coded: green at 40% and above, gold from 20%, red below that.
- Inventory tracking for physical products: stock on hand, minimum stock and reorder quantity, with a low-inventory alert when stock reaches the minimum.
- Summary cards for active products, monthly revenue, monthly profit and average margin.
- **Pricing simulator**: pick a product, test a new price with a box or slider, and compare current and projected profit per sale, margin, monthly revenue, and monthly and annual profit.
- Export your product list as a CSV file.

07 Revenue Planner

- Monthly revenue, monthly profit, average profit margin and a 12-month revenue projection, all from your Active and Paused products.
- **Monthly revenue trend** chart of projected revenue, expenses and profit.
- **Revenue by sales channel** and **Product revenue breakdown** charts.
- **Profit margin by product**, highest first.
- A month-by-month projection table. It assumes revenue grows about 3% a month and expenses about 1.5% a month.
- **Top performing products**: your five biggest revenue drivers.
- Expenses here are your product costs: cost per unit times monthly quantity.

08 Cash Flow and financial health

- Starting balance is your total funding minus what you've actually spent so far.
- Summary cards for starting balance, monthly revenue, monthly expenses, monthly profit or loss, and projected balance in 12 months.
- **Business financial health score** in three levels: Healthy, Needs attention, or Immediate action needed. It looks at whether you're cash-flow positive, your average margin and how many months of expenses your cash covers.
- Up to three plain-English recommendations, such as building a three-month cash reserve or reviewing low margins.
- **12-month cash flow projection** chart, with a **Watch your cash reserve** alert if your balance is projected to drop below one month of expenses.
- **Monthly burn rate** table showing revenue, expenses, net cash flow and ending balance for every month.

09 Vendors & RunBook

- A vendor record is created each time you complete a financial task, carrying the task name, vendor, cost and accounting category.
- Each vendor card shows contact, phone, email, payment terms, cost, GL account, last and next order, and renewal date.
- Rate vendors from one to five stars, filter by category, and delete records.
- Summary cards for active vendors, contracts expiring within 30 days, average rating and orders due in the next 14 days.
- A contract renewal alert when a contract expires within 30 days, and a reorder alert when a product hits its minimum stock.
- **Vendor spend by category** chart.
- **Suggested vendors & tools:** a searchable directory of 161 vendors from the Across the Table launch library, with links to their websites.

10 Reports and Chart of Accounts

- **Category breakdown:** estimated versus actual spend by category.
- **Task completion status** across all tasks.
- **Financial budget health:** actual against estimated for each category.
- **Non-financial progress:** percent complete for each operational category.
- **Chart of Accounts** built for your business type, grouped by account type, with GL number, name, category and description.
- **Posted from completed tasks:** every completed financial task with an actual cost, matched to its account.

11 Business Info, funding and legal

- Edit owner name, business name, email, phone and target launch date at any time.
- Turn funding sources on or off and change amounts. Total funding, actual spend, remaining budget and percent used update instantly, with a progress bar that turns red past 90%.
- For your first 48 hours, switch your business type and rebuild your Chart of Accounts and startup expenses. After that, industry and business type lock to your license. One license covers one business.
- A **Your account** panel showing your email, role, member-since date, subscription status and license.
- **Legal & Compliance:** read the Terms of Service, Privacy Policy and Software License Agreement any time, and record your acceptance with a date and time stamp.

12 Knowledge Center and AI prompts

- **Take a tour:** a six-step walkthrough of the app.
- **How to use StartWise:** six short guides to the main screens.
- **Business owner prompt toolkit:** 28 AI prompts in six phases (Foundation, Research, Strategy, Build, Launch, and Scale & Exit), each with a one-click **Copy prompt** button.
- **Entrepreneur blueprint series:** 28 plain-English stages from idea to exit, each explaining what it is, why it matters and your first step.
- **Finance for beginners:** 26 short lessons on pricing, inventory, revenue, vendors and cash flow.
- **AI business assistant** boxes on Products & Services, Revenue Planner, Cash Flow and the RunBook: **Copy prompt** copies a ready-made question with a summary of your own numbers, ready to paste into your own AI tool. StartWise never bills you for AI use.
- A direct line to Across the Table for one-on-one consulting.

13 Privacy, security and your data

- Your business details, tasks, products, vendors, Chart of Accounts and funding are saved to a workspace that belongs to your account. When you sign in, StartWise loads the workspace linked to your sign-in.
- Saving happens on its own as you work. A line at the bottom of each screen tells you whether your work is saved to your account or kept on this device.
- A copy is also kept in your browser, so StartWise opens quickly and keeps working on a weak signal or offline. It syncs when you're back online.
- When you sign out, StartWise finishes saving to your account, then clears the copy on that device.
- You can download your tasks and your products as CSV spreadsheet files at any time.
- The AI prompts are copied for you to paste into your own AI tool. StartWise doesn't send your data to an AI service from the public app.
- To ask for a copy of your data or have it deleted, email info@acrossthetable.biz, as the Privacy Policy explains.

14 Coming soon

These show up in StartWise but aren't working yet. We'll let you know when they're ready.

- **SMS reminders.** You can turn the switch on, but text messages aren't being sent yet.
- **Invite a team member.** The invite box is there, but invites aren't sent yet. Team roles will follow.
- **Editing vendor details** in the RunBook, such as contact, phone, email and renewal dates.

- **Print PDF** for your RunBook, and **Export CSV** and **Export to QuickBooks** for your Chart of Accounts.
- **Connect AI account, Generate with my AI** and **Analyze with my AI**, which will run prompts and show answers right inside StartWise. Until then, use the starter template and **Copy prompt**.
- A **forgot password** option. For now, contact us at info@acrossthetable.biz · 480-582-4716 · acrossthetable.biz.
- The StartWise app on Google Play.

© 2026 Bold and Beautiful Beauties d/b/a Across the Table. All rights reserved. Not to be copied or reproduced without written permission. Questions: info@acrossthetable.biz · 480-582-4716 · acrossthetable.biz

© ACROSS THE TABLE