ACROSS THE TABLE

BUSINESS CONSULTING

APP COMPARISON 09 · GROW & THRIVE

Grow & Thrive vs Fathom, LivePlan and Float

Strategy frameworks, ratio calculators and what-if modelling — and who actually needs each one.

Knowledge Article C09

AI Stack Series · acrossthetable.biz

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BEFORE YOU READ THIS

This guide compares Grow & Thrive against three other products that do a similar job. Grow & Thrive is my own. I build it, and I make money if you buy it.

That is exactly why this guide names the places where one of the other three is the better buy, and says so plainly. A comparison that found my own product best at everything would not be worth your time, and you would be right not to believe it.

> **NOT FOR SALE YET**
> Grow & Thrive is listed as "Coming soon" on acrossthetable.biz. You cannot buy it today. The other three products in this guide are available right now, and if you need this job done this month, one of them is your answer.

WHAT GROW & THRIVE DOES

Strategy, ratios, and scenario planning for owners without an analyst.

Grow & Thrive is for the owner who has to do the thinking a finance director would otherwise do: work out which ratios matter, calculate them, and model what happens if things change.

It combines planning frameworks with the arithmetic, which is a deliberate pairing — a ratio without a framework is trivia, and a framework without numbers is a workshop exercise.

What is in it:

- Planning frameworks
- Financial ratio calculators
- What-if modeling
- Dashboards and reports

Price: $49.99 per month · $579.99 per year · $8,999.99 one time. There is a 14-day free trial.

THE THREE IT IS UP AGAINST

The overlap with the previous guide in this series is real: Fathom and LivePlan appear in both, because reporting, forecasting and planning blur into each other in this market.

The question that separates them is whether you want a tool that reads your ledger and shows you what is true, or a tool that helps you decide what to do about it.

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Product	What it is	How it charges	Who it suits
Grow & Thrive (mine)	Planning frameworks with ratio calculators and what-if modelling in one place	Flat monthly, yearly, or one payment for life	An owner doing their own strategy work without an analyst
Fathom	Management reporting, KPI tracking and ratio analysis on your real accounting data	Monthly, from a low entry price	Owners who want their actual numbers analysed properly
LivePlan	Planning and forecasting with actuals tracked against plan	Monthly, cheaper annually	Owners who plan formally and want to measure against it
Float	Cash flow forecasting with scenario planning	Per user per month, with a free plan	Modelling what-ifs against real cash

Prices move. Every figure for the other three comes from the source listed at the end of this guide, with the date it was published, so you can see how fresh it is and check it yourself. The figures for Grow & Thrive are its own published prices.

WHAT EACH ONE IS ACTUALLY GOOD AT

Fathom

Fathom already calculates the ratios. It connects to your ledger, tracks the KPIs you choose, and produces reporting that an accountant would be happy to present.

At roughly $15 a month as listed by The CFO Club in October 2026, it is inexpensive relative to what it does.

What it does not do is tell you what the ratio should be for your industry, or what to change. It reports; you interpret.

Pick this one if: your books are current and you want the analysis done on real numbers rather than doing it yourself.

LivePlan

LivePlan is the closest of the three to a planning tool rather than a reporting tool. You build a forecast, you trade, and it shows you where reality diverged from the plan.

That divergence is where most of the learning is, and few tools at this price surface it as well.

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It is built around the plan document, though. If you want scenario modelling without writing a plan, it is more structure than you need.

Pick this one if: you want a written plan and a forecast you are measured against.

Float

Float's scenario planning is the closest direct competitor to the what-if modelling in Grow & Thrive, and it has a significant advantage: the scenarios run against your actual bank and ledger data.

Listed around $10 per user per month with a free plan in October 2026, it is the cheapest way to answer "what happens to cash if this goes wrong."

It is focused on cash specifically rather than on broader business strategy.

Pick this one if: your what-ifs are about cash and timing, and you want them computed from live data.

WHERE GROW & THRIVE IS THE WRONG CHOICE

If any of these describes you, buy one of the others instead. You will be happier and I would rather tell you now than take your money.

- Your books are current and you want ratios computed from them automatically. Fathom does that for a fraction of the price.
- Your scenario questions are about cash. Float models them against your real balance.
- You need a formal plan for a lender. LivePlan.
- You have an accountant who already produces management reporting. Ask them before buying anything.
- You need it now. This one is listed as coming soon.

WHAT ACTUALLY MAKES GROW & THRIVE DIFFERENT

The difference is the framework around the arithmetic. Fathom will tell you your current ratio is 1.2. It will not tell you whether that is a problem for your kind of business, what moves it, or which of three available actions to take. For an owner without a finance background, the number alone is not decision-ready.

The second difference is that it does not depend on your books being clean and connected. Every ledger-connected tool is only as good as the bookkeeping behind it, and a great many small businesses are three months behind. A tool you can use with the numbers you can lay hands on has a lower barrier.

That same point is a weakness, which the next section deals with.

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The honest limit

Numbers you type in yourself are numbers you can get wrong, and a connected tool reading your ledger will always be more trustworthy than one you feed by hand. If your books are current, that is a strong argument for Fathom over this.

And the price is high relative to Fathom and Float. The case for it rests entirely on the frameworks and the explanation being worth the difference to you. If you already know which ratios matter in your industry, they are not.

HOW TO DECIDE

Answer these about your own business. The answers point at one of the four.

- Are your books current enough for a connected tool to read?
- Do you know which three numbers actually drive your business? If not, that is the gap.
- Are your what-if questions about cash, or about strategy?
- Do you have an accountant producing management reports already?
- Would you rather learn to do this, or have it done?

YOUR QUICK REVIEW

- ☐ I know which ratios matter for my industry.
- ☐ My books are current, or I know they are not.
- ☐ I have asked my accountant what they already produce.
- ☐ I know whether my questions are about cash or strategy.
- ☐ I compared the annual cost of each option.

WHERE THESE NUMBERS CAME FROM

Everything stated about the other three products comes from the sources below, on the dates shown. Nothing here is from memory and nothing is estimated.

- The CFO Club, "10 Best Cashflow Forecasting Software," last updated 8 October 2026 — Fathom and Float pricing and positioning.
- Business.org business plan software round-up — LivePlan positioning; its pricing figures are from 2023 and are not used here.
- Grow & Thrive pricing: acrossthetable.biz/grow-and-thrive/, read from the site’s own published pricing data.

Pricing pages change without notice. Before you buy anything in this guide, including mine, open the vendor’s own pricing page and check.

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ADDITIONAL RESOURCES

Product	Where to find it	What it is for
Fathom	fathomhq.com	Owners who want their actual numbers analysed properly
LivePlan	liveplan.com	Owners who plan formally and want to measure against it
Float	floatapp.com	Modelling what-ifs against real cash
Grow & Thrive	acrossthetable.biz/grow-and-thrive/	An owner doing their own strategy work without an analyst
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to fix first, before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

CONTINUE LEARNING

The knowledge article on understanding the numbers covers the tooling side of this in plain language.

Cash Flow vs EBITDA covers the single most important distinction underneath all of it.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

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