CloudWinks

CLOUDWINKS · BUSINESS, FINANCE & COMMERCE

DreamDrafter

Technical brief

DreamDrafter helps a person or company write a business plan section by section, following the SBDC Business Planning Guide, with cited assumptions, scenarios and full financial projections, and turns it into a lender-ready package.

1. Architecture in brief

DreamDrafter is a Financial app with both personal and company tenancy and the drem_ prefix. It is the single plan-and-projection engine: it owns plans, sections, scenarios, assumptions and statements, and other planners point at its plans rather than keep projection tables. One plan-line table holds every revenue, cost, expense, payroll, source and use line by month, scenario and assumption; statements, break-even, net asset value, internal rate of return and loan schedules are computed server-side and nothing computed is stored. An adviser sees a plan only through a KeyKook grant.

2. Service boundary and intake

The owner writes sections from a template and enters lines against cited assumptions; exchange rates are dated and cited per plan, never inferred. WorkerBee agents draft sections and research on request, and the owner accepts a draft into the plan; GoldenRule plan checks and WatchDog licence checks run on save. A share link is a signed, expiring, revocable KeyKook token for a watermarked read-only view, with every access logged; lender submissions are the only outbound email and go out only after the owner confirms. The budget push sends one owner-chosen scenario to BeanCounter through one idempotent function; DreamDrafter never writes ledger actuals. An API with KeyKook keys, scopes and rate limits and signed outbound webhooks through TheIntegrator serve outside systems.

3. Data handled

The model holds templates, plans, sections, scenarios, assumptions with evidence status and citation, exchange rates, plan lines, plan owners (Crux persons and companies), personnel, target markets, competitors, legal structures with a Crux registered agent, licences and permits, loans, checklist and purchase items, plan files in MediaMogul, open items, share links and their access log, lender packs, submissions, exports, AI drafts, budget pushes, API clients and webhooks. The company tax id is read from Crux and masked. Personal financial statements hold assets, liabilities and income with amounts encrypted under a KeyKook key. Subscription, trial, licence, backup and retention settings stay on the company extension.

4. Integrations and ownership

Crux supplies owners, companies, currencies and the masked tax id; Rolodex is only the picker. KeyKook signs share links, holds API keys and the encryption key. WorkerBee provides the drafting, market-research, assumption-check and translation agents. GoldenRule and WatchDog check plans. TheReporter renders the Standard v2 plan as a Google Doc, linked Sheet and PDF in Spanish and English, and MediaMogul stores files. BeanCounter receives the budget push and supplies actuals for plan-against-actual. LandMan property and price snapshots attach to farm scenarios.

5. Security and access

Plans are owner-filtered and fail closed; no plan or template is public and there is no marketplace. Share links are read-only, watermarked, expiring and revocable, and each access is logged. Personal statements are encrypted, owner-only, and readable by a lender only through a share grant, with masked default views and a reveal log. The registered agent and checklist contacts are Crux records, never Rolodex rows. API keys carry scopes and rate limits, and webhooks are signed.

Competitive context

ALTERNATIVE	ITS FOCUS	CLOUDWINKS PRODUCT FOCUS
LivePlan	Guided business plans with linked three-statement forecasts, scenarios, funding-readiness review and budget against actual.	Every input cited with an evidence status, a lender pack with signed share links, and a direct budget push into CloudWinks books.
Enloop	Online business plans with automatically generated financial forecasts.	SBDC-guide sections, Base/Low/High/Lean scenarios and Spanish and English exports on shared CloudWinks services.

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