



Carmel Seery

ProfitFLO

In 2019, Carmel Seery stepped away from corporate life to build a management accounting consultancy working directly with micro businesses—helping them understand their numbers, improve cashflow management, and make better strategic decisions.

Through this work, a clear pattern emerged. Many business owners had strong sales and were growing, yet they were losing profit with no real financial visibility or forward planning. They were running on instinct rather than using numbers to guide decisions.

The same issues came up time and again. Owners couldn't keep up with spreadsheets or make sense of complicated reports. They needed information quickly, with minimal effort—a simple system that could pull real data from Xero or their bank, organise it properly, project it forward, and present it in a clear, usable format every week.

Through consulting, Carmel built these forecasts and systems manually. The feedback was overwhelmingly positive, but the approach wasn't scalable and it wasn't easily repeatable for clients either.

This sparked the move into entrepreneurship. The goal, solve this problem at scale. Small business owners deserve the same financial clarity that larger companies pay CFOs for. With technology, there was an opportunity to bring that level of insight to micro businesses in a way that's simple, affordable, and accessible.

That's what led to ProfitFLO, a financial planning solution designed to automate the parts of management accounting that genuinely help businesses grow - cashflow forecasting, weekly routines, decision support, and spending visibility. Since developing and launching the MVP, Carmel has begun working with paying early adopters and gathering feedback to shape what comes next.

ProfitFLO has received support from Enterprise Ireland, LEO and Furthr.

www.profitflo.ie

