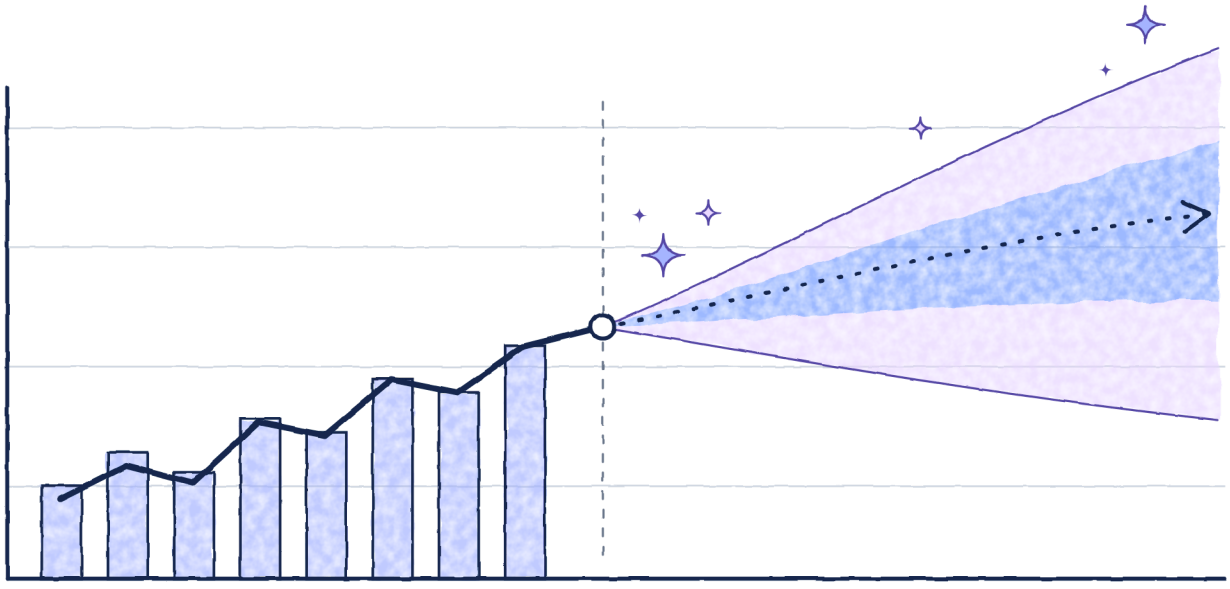
POINT OF VIEW

The finance team *that runs the business*

What changes when finance stops operating as a department and starts operating as the team the company decides with.



“At Cube, we don’t have a finance department. We have a finance team that runs the business.”

Christina Ross

Founder & CEO, Cube

FOREWORD

Foreword



By Christina Ross
Founder & CEO, Cube

I say that line often, and people usually laugh, because every CEO has met the other kind of finance. The department is down the hall. You send it requests, it sends back reports, and it tells you no at budget time. It's staffed by smart people who mostly learn about decisions after they're made.

I've served as CFO three times, including at Rent the Runway, and I led finance transformation work at Deloitte before that. In every role, the finance teams that mattered most were the ones the business couldn't make a decision without. They sat in the pipeline review. They knew which hire would pay back and which wouldn't. When the CEO asked whether the company could afford something, they answered that day, with the tradeoffs laid out.

Most finance teams want to work that way. What stopped them was capacity. When closing the books, reconciling systems, and rebuilding the forecast take most of the month, there's no time left to be in the room.

That constraint is lifting. AI agents can now handle the monitoring, analysis, and first drafts that used to consume a finance team's week. The time that frees up can go into the business, if the CFO designs the team to use it that way.

This guide is about that design: what a finance team that runs the business owns, where it sits, how it works, and how to get there from a department.

"The business operates better when finance helps guide it."

Christina

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CHAPTER 1

Department or team?



The difference shows up in how the rest of the company talks about finance.

A department is a place requests go. Leaders file a question, wait for an answer, and work around finance when the answer is slow. The department produces reports, runs the close, and enforces the budget. It's measured on accuracy and on time.

A team is part of how the company plays. It's in the meetings where decisions get made, and its numbers are the ones every leader uses. Leaders bring finance in early, because decisions go better when finance is there. A team is measured on accuracy, on time, and on whether the business made better decisions because it was involved.

Signs you have a department

- Business leaders describe finance as the people who say no.
- Questions from leadership go into a queue and come back days later.
- Department heads keep their own spreadsheets because the official numbers arrive too late.
- Finance learns about a hiring decision, a pricing exception, or a new vendor when the invoice shows up.
- The management report gets produced every month and read by a few people.
- Budget season is the only time most leaders talk to finance at length.

Signs you have a team

- Leaders invite finance into decisions before they're made.
- The CRO, the CMO, and the head of people each have a finance partner they talk to every week.
- Questions get answered the same day, with the tradeoffs attached.
- Every leader works from the same numbers, and nobody keeps a shadow version.
- The CEO asks finance "what should we do?" as often as "what happened?"

Most finance functions sit somewhere between the two lists. The rest of this guide is about moving toward the second one.

CHAPTER 2

What "runs the business" means



The phrase is deliberately strong, so it's worth being precise about it.

A finance team that runs the business doesn't make every decision. The CEO sets the strategy. The CRO runs sales, the CMO runs marketing, and the head of engineering decides how to build. Each of them owns their function and their calls.

What finance runs is the system the business decides with:

- **The plan.** The targets, the budget, and the forecast every function works against.
- **The numbers.** One governed version of revenue, margin, headcount, and cash that every leader uses.
- **The resource process.** How money and headcount move between functions when conditions change.
- **The rules.** Approval thresholds, what needs sign-off, and the controls that keep fast decisions financially sound.
- **The tradeoffs.** For every major decision, what it costs, what it produces, and what has to give.

When finance runs that system well, every leader decides better, faster, and with the same facts. That's what a Finance-Driven Organization looks like: financial context embedded in how the business operates, so leaders continuously make better decisions about where to invest, where to pull back, and what to change.

The shift underneath this is the one FP&A has been building toward for years. Planning and analysis stay the foundation. Partnering and action are what finance adds on top. We call that FP&Action: from Financial Planning & Analysis to Financial Partnering & Action.

“Financial intelligence explains what is happening. Operating Intelligence helps the business determine what to do next.”

CHAPTER 3

Where the team sits



A finance team that runs the business sits inside the business, literally. It has people embedded in the forums where each function decides, and a partner every leader knows by name.

FUNCTION	WHERE FINANCE SHOWS UP	WHAT FINANCE BRINGS
Sales	Weekly pipeline review, deal desk, territory planning	Revenue and cash impact of every slipped or pulled-in deal; pursuing the right opportunities
Marketing	Campaign and budget reviews	Spend connected to pipeline; making the right investments
People	Hiring approvals, comp planning	Fully loaded cost and payback of each hire; building the right org
Operations and services	Project and capacity reviews	Contract terms tied to delivery dates; setting the right priorities
Executive team	Weekly operating review, board prep	One view of the business and the tradeoffs on the table; moving the business forward

The finance partner in each forum brings three things the function can’t produce for itself: the connection between their decisions and the rest of the plan, the financial consequences before the decision is made, and the scenarios when someone asks “what if?”

⚠ CUBE EXAMPLE PLACEHOLDER

One or two sentences on where Cube's own finance team sits. For example, which recurring meetings a finance team member attends at Cube and what they contribute there. Christina to supply.

CHAPTER 4

What the team owns



As finance moves into the business, ownership gets more important. A team that's everywhere and owns nothing becomes a group of helpful analysts. Five things belong to finance.

One financial truth. The definitions of revenue, ARR, gross margin, and headcount that every function and every AI tool uses. When marketing and sales disagree about pipeline, they're arguing about the same numbers.

The model, directly. Finance owns the financial model and changes it without engineers, consultants, or specialized administrators. The moment you need a consultant to change your model, finance lost control of the process.

The allocation process. When the business changes mid-quarter, finance runs the process that moves money and headcount to where they'll do the most good, with leadership making the call.

The rules agents and people follow. What can be approved by whom, what needs a second signature, what an agent can draft and what it can post. Agents do the work. Finance sets the rules.

The answer. Every number that reaches the CEO, the board, or an investor has a named owner in finance, regardless of who or what produced the first draft.



CHAPTER 5

How the team works

A finance team that runs the business works on the rhythm the business runs on, which is weekly and often daily.

It hears signals as they happen. The services team updates a project tracker: four implementations are running behind schedule. A department finance team finds out at quarter end, when collections come in light. A finance team that runs the business connects the dates to the contracts the same day. $600K of Q3 invoices are tied to those go-lives, so if they slip, $600K of cash collection moves into Q4.

It brings options with every finding. The team walks into that week's operating review with scenarios: accept the slip, pull budget forward to staff the projects, or renegotiate billing milestones. Each one shows the effect on cash, revenue, and the full-year plan.

It stays through the decision. Leadership approves pulling $50K of Q4 contractor budget into Q3. Contractors are added, go-lives are tracked, and invoices are scheduled. Finance follows the decision into the plan and checks whether the $50K bought back the $600K.

It gives budget owners the wheel. Department leaders manage their own spend with financial context in the tools they already use. A marketing leader sees that spend is 12% above plan while pipeline creation is down 8%, and what that means for Q4 revenue if conversion holds. The conversation with finance starts from shared facts.

It answers in the moment. When the CEO asks in a Slack thread whether the company can pull two hires forward a quarter, the answer comes back in the thread, from the governed model, while the conversation is still happening.

CUBE EXAMPLE PLACEHOLDER

A short, real example of a decision at Cube where the finance team was in the room and changed the outcome. Christina to supply, or cut this line.

“The faster the business moves, the closer finance has to be to the business.”

CHAPTER 6

The capacity question



The obvious objection: finance is already one of the leanest functions in the company. How does a small team sit in every pipeline review and still close the books?

For most of finance’s history, it couldn’t. The close, the reconciliations, and the forecast rebuild consumed the month, and partnering happened in whatever time was left.

AI agents change the math. Cube’s always-on Digital Finance Team handles the work that kept finance at its desk:

AGENTS (ALWAYS ON)	THE FINANCE TEAM (IN THE BUSINESS)
Monitor actuals against plan every night	Judge which variances matter
Analyze and explain variances, with the transactions attached	Prioritize where to spend attention
Model scenarios before the meeting starts	Decide, with leadership, what to do
Investigate anomalies and reconciliation gaps	Partner with each function's leaders
Coordinate drafts of the close, reports, and board materials	Lead the plan and the operating rhythm

At 2:14 AM, agents flag spend 12% over plan and draft three scenarios. At 9:05 AM, the CFO picks one. That's the capacity model in one moment: the investigation happened overnight, so the people could spend the morning on the decision.

The time agents free up shouldn't become a headcount cut. It's what lets a finance team be present across the business. A team cut to the bone has nobody left to sit in the decisions, review what agents produce, or own the controls.

cube

Cube is the agentic FP&A platform that makes this model work. Cube Operating Intelligence™ (CubeOI™) gives finance one governed model it owns, with trace to the source on every number, and brings that context into Excel, Google Sheets, PowerPoint, Google Slides, Slack, Teams, and AI assistants where decisions happen. Charlie and the agent teams (Data Managers, Analysts, Planners, and Business Partners) handle the always-on work, so the finance team can spend its time in the business.

CUBE EXAMPLE PLACEHOLDER

Optional line on Cube's own finance team running on Cube. Christina to confirm what can be said publicly about team size or how the team uses agents.

CHAPTER 7

From department to team



The shift happens one forum and one habit at a time. A practical sequence:

First 30 days: get the numbers right and shared. Agree on the definitions leadership argues about, and make sure every function uses the same version. Retire the shadow spreadsheets one by one. A team can't run the business on numbers the business doesn't trust.

Days 31 to 60: free up the capacity. Put agents on the monitoring and the first drafts, starting with the daily variance review and the monthly commentary. Track the hours that come back.

Days 61 to 90: move into the room. Assign a finance partner to each major function and put them in one weekly forum each: the pipeline review, the hiring discussion, the campaign review. Bring live scenarios. Track how often a decision changes because finance was there.

How you'll know it's working

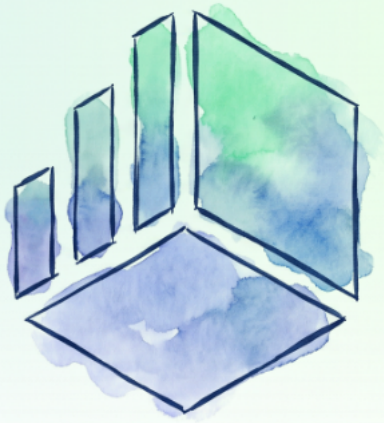
- Leaders start inviting finance into meetings without being asked.
- Questions from the CEO get answered the same day.
- Department heads stop keeping their own versions of the numbers.
- The time from a change in the business to a financial decision about it gets shorter every quarter.

Questions to take to your leadership team

- **1.** Which decisions last quarter got made without finance in the room? What would have changed if finance had been there?
- **2.** Which leaders in the company would describe finance as "the people who say no"? What would it take to change that?
- **3.** If your team got back a fifth of its week, which forum would you put it in first?
- **4.** Does every leader work from the same numbers today? How would you know?

Ready to put this guide into practice?

Learn more about Cube



The agentic FP&A platform that helps you tell the story behind the numbers. Founded by three-time CFO Christina Ross.

Start your free trial →

Or get a demo

We believe the future of business is finance-driven. Cube connects your business data into one governed model and brings it everywhere decisions happen.

How finance teams use Cube

Close and consolidation

Multi-entity rollups and a faster month-end.

Budgeting and planning

Budgets, headcount, and revenue plans.

Forecasting and scenarios

Rolling forecasts and what-ifs in minutes.

Reporting and board decks

Packs in Excel, Sheets, and slides.

Variance analysis

Drivers explained and traced to the GL.

KPIs and performance

One set of metrics for the business.

AI Agents: Your Always-On Digital Finance Team

Charlie, the superagent, routes work to four FP&Agent teams. People stay in control.

The Data Managers
Integrate and reconcile

The Analysts
Analyze and report

The Planners
Forecast and model

The Business Partners
Shape decisions