CURRENT-STATE ASSESSMENT

Tax Document Collection

Pine & Ledger CPA · Individual returns

Files wait 33 days for 90 minutes of work. Roughly $11,000–$27,000 a year is tied up in this process as it runs today.

33 days
Lead time, kickoff to Ready to Prepare

0.6%
Process efficiency (8-hour workdays)

~30%
Files bounced back at readiness review

~8
Clients lost last season to slowness

DOCUMENT ID
CSA-PINELEDGER-DOCCOLLECT

VERSION
v0.4 · Draft

DATE
2026-11-15

INTERVIEWEE
Dana Ruiz, Owner

PREPARED BY
Troy Green, ProcessRX

METHOD
Current-state interview → WORTH

ProcessRX

Sample assessment. Pine & Ledger CPA and all figures are a fictional test case; figures marked (est.) are

Contents

1 Version history
2 Executive summary
3 Scope
4 Business value drivers
5 Stakeholders and systems
6 Process map
7 Current-state process
8 Value stream analysis
9 Pain points and observations
10 Assumptions and open questions
11 WORTH starting point
12 Appendix

01

Version history

Version	Date	Status	Changes	By
v0.1	2026-11-15	Draft	First issue from the current-state interview	Troy Green
v0.2	2026-11-15	Draft	Reordered broad to detailed: business drivers after scope; maps before step-by-step process	Troy Green
v0.3	2026-11-15	Draft	Added WORTH starting point: Why, ranked obstacles, three-number baselines	Troy Green
v0.4	2026-11-15	Draft	Moved the process narrative ahead of the value stream; added a plain-language guide to reading the value stream map	Troy Green

02

Executive summary

Documents for about 320 individual returns a season arrive through three channels and are tracked by hand in one spreadsheet that one person keeps current. A typical client file takes about 33 days to become ready to prepare, with 90 minutes of actual

work: a process efficiency of about 0.6%.

Top three pain points:

1. Documents arrive scattered across the portal, email and paper (PP-01).
2. Staff chase missing items about twice per client (PP-02).
3. About 30% of files fail the preparer's readiness review and loop back (PP-04).

> **Value at stake:** roughly $11,000–$27,000 a year (est.), from chasing and rework labor, lost clients, and capacity for more returns.
>
> **Recommended first focus under WORTH:** late, scattered documents (see section 11).

03

Scope

Trigger	January kickoff list of returning individual clients
End point	Client file marked “Ready to Prepare” in the tracker
Customer	The preparer (internal); ultimately the tax client
Frequency	About 320 returns per season
In scope	Engagement letter, document requests, intake, checking, chasing, readiness review
Out of scope	Return preparation, review, e-filing, billing, business returns

04

Business value drivers

Roughly $11,000–$27,000 a year (est.) is tied up in this process as it runs today. The low end counts labor and lost clients; the high end adds the owner's estimate of extra

capacity.

Driver	Evidence	Annual estimate	Confidence
Cost: chasing	PP-02, step 6	$3,200	Medium
Cost: rework	PP-04, step 8	$2,560	Medium
Revenue: lost clients	PP-07	$5,200 + lifetime value	Medium
Capacity: more returns	Owner estimate	$16,250	Low
Customer experience	PP-01, PP-07	Not quantified	—
Risk	PP-05, PP-06	Not quantified	—

The math (all estimates)

- Chasing: 320 clients × 2 chases × 10 min = 107 hrs × $30/hr ≈ $3,200
- Rework: 30% × 320 = 96 files × (20 min preparer at $65/hr + 10 min admin at $30/hr) ≈ $2,560
- Lost clients: 8 × $650 average fee ≈ $5,200
- Capacity: 25 more returns × $650 ≈ $16,250

Customer experience and risk are real but unpriced: unsecured email carrying Social Security numbers, and one person holding all status knowledge. PP numbers refer to the pain point log in section 9.

05

Stakeholders and systems

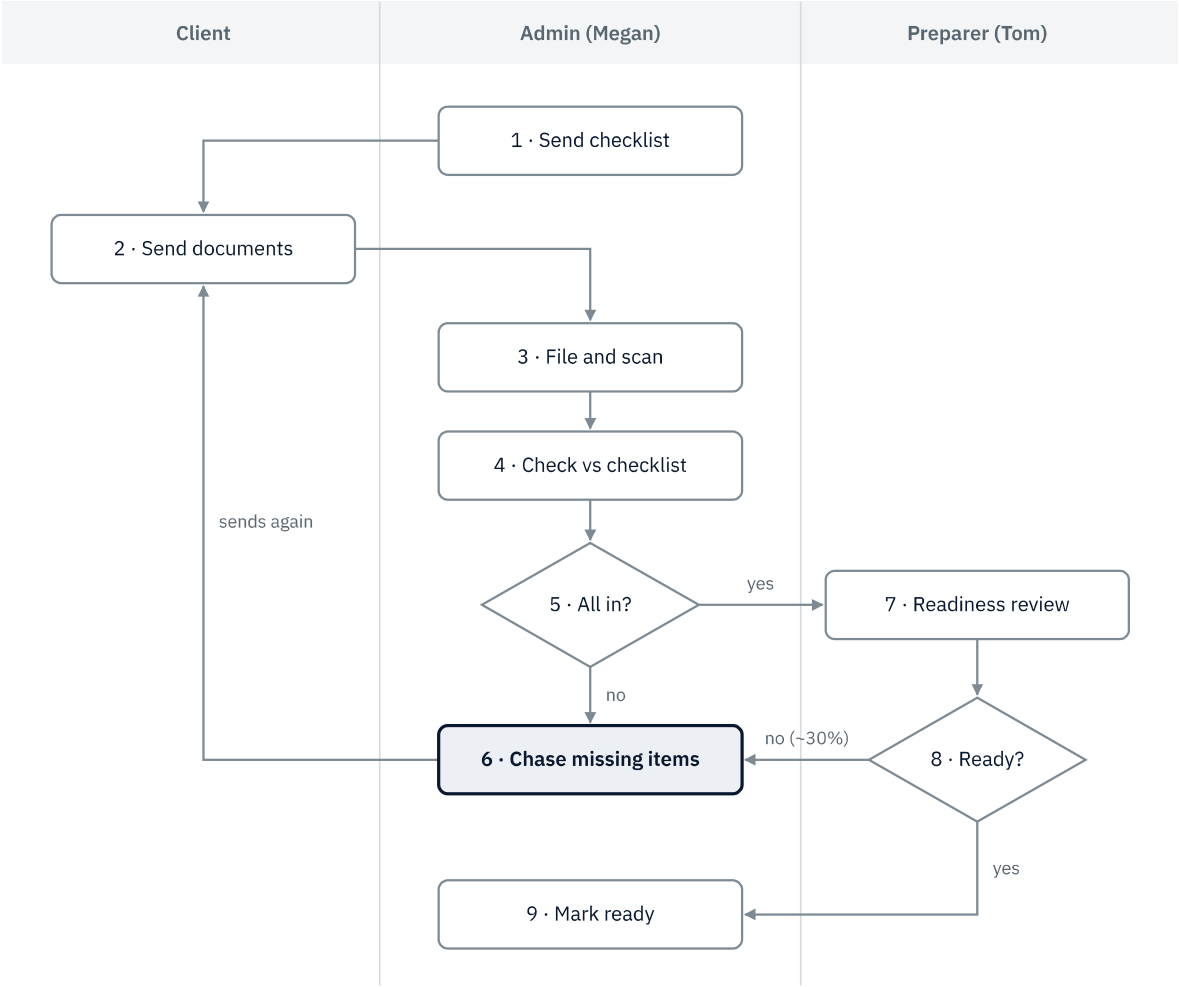
Role	Person	Responsibilities	Tools
Admin	Megan	Sends requests, files and scans documents, checks completeness, chases clients, updates tracker	Gmail, Word, ShareFile, scanner, Excel
Preparer	Tom	Reviews files for readiness before preparation	ShareFile, Excel
Client	Individual	Sends documents by portal, email or drop-off	Portal, email, paper

	taxpayers		
Owner	Dana Ruiz	Process owner; interviewee	—

06

Process map

Two checks send work back to the client: the checklist review (step 5) and the readiness review (step 8). Both loops run through step 6.



Swimlane map · 3 lanes, 9 steps, 2 decisions. Highlighted: the step both loops pass through.

07

Current-state process

Purpose: get each client's tax documents in, complete, before preparation starts.

1. **Admin** emails the engagement letter and document checklist (Gmail, Word template).
2. **Client** sends documents by portal, email or paper drop-off.
3. **Admin** files documents into the client folder and scans paper (ShareFile, scanner).
4. **Admin** checks documents against the checklist (Excel tracker).
5. **Decision: all documents in?** No: go to step 6. Yes: go to step 7.
6. **Admin** emails the client for missing items, about 2 times per client (est.), then returns to step 2.
7. **Preparer** reviews the file for readiness: missing K-1s, corrected 1099s.
8. **Decision: ready?** No (about 30%, est.): back to step 6. Yes: go to step 9.
9. **Admin** marks the file “Ready to Prepare” in the tracker.

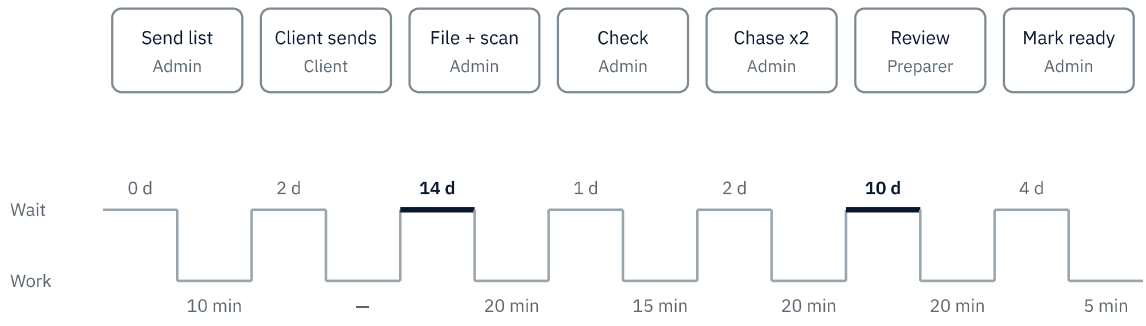
Known exceptions: late documents lead to an extension, about 40 a year (est.). Paper drop-offs need scanning before checking.

08

Value stream analysis

Waiting, not work, drives the 33-day lead time. Two waits account for 24 of the 33 days: 14 days before documents can be filed (step 3) and 10 days before the readiness review (step 7).

> **How to read this map.** Each box is one step in the process. The line underneath tracks the clock. When the line is up, the file is sitting and waiting for someone (counted in days). When it drops down, someone is actively working on it (counted in minutes). The more time the line spends up, the more of the total time is waiting rather than working. Process efficiency is simply the share of the total time spent actually working: here about 0.6%.



Lead time 33 days · 90 min of work · two longest waits highlighted

Interview estimates · wait before each step (days, raised line) and hands-on work (minutes, lowered line). Highlighted: the two longest waits.

Total hands-on work	90 min
Total wait	33 days
Lead time	About 33 days
Process efficiency	About 0.6% (90 min ÷ 33 eight-hour workdays)
First-time right at readiness review	About 70% (est.)

09

Pain points and observations

ID	Step	What we heard
PP-01	2	*“Half on the portal, half in my inbox, and some in a shoebox.”*
PP-02	6	*“By March I feel like a bill collector.”*
PP-03	4	*“The spreadsheet is only as good as the last time Megan touched it.”*
PP-04	8	About 30% of files bounce back after readiness review, often discovered in April.
PP-05	All	*“If Megan's out sick, nobody knows where anything is.”*
PP-06	2	*“People email me their W-2s with the Social right there.”*
PP-07	2	About 40 extensions a year from late documents; *“We lost about 8 last year, mostly because we were slow.”*

10

Assumptions and open questions

Item	Assumption or gap	Who can confirm
Chase count	About 2 chases per client	Megan
Rework rate	About 30% fail readiness review	Tom
Wait times	All waits are rough estimates	Megan, Tom
Labor rates	Admin $30/hr, preparer $65/hr loaded	Dana
Capacity	25 more returns if hours were freed	Dana
Customer experience	How many complaints or reviews mention slowness?	Dana
Risk	What would a data incident or Megan's absence in March cost?	Dana

11

WORTH starting point

The first obstacle worth working on is documents arriving late and scattered: it drives 14 of the 33 days and sits behind the lost clients.

> WHY
>
> *“We lost about 8 last year, mostly because we were slow.”*
>
> Dana Ruiz, Owner. Roughly $11,000–$27,000 a year (est.) rides on this process.

Obstacle candidates

Scored with WORTH weighting: stakes ×3, pain ×2, frequency ×1; each rated 1–5, maximum 30. Scores are the analyst's first pass for the owner to confirm or override.

Rank	Obstacle	Evidence	Stakes	Pain	Freq.	Score

1	**Documents arrive late and through three channels**	**PP-01, PP-07, 14-day wait**	**5**	**4**	**5**	**28**
2	Chasing clients for missing items	PP-02	3	5	5	24
3	Files bounce back after readiness review	PP-04, 10-day wait	4	4	3	23
4	Sensitive documents sent by plain email	PP-06	5	2	3	22
5	Only one person knows each file's status	PP-03, PP-05	4	3	2	20

Baselines for three numbers

Today's values, so any change can be proven against them.

Number	Role	Baseline today
Days from kickoff to Ready to Prepare	Prove it worked	~33 days (est.)
Files passing readiness review first time	Protect: must not drop	~70% (est.)
Clients lost per season to slowness	Show it stuck	~8 a year

Next step: Run it small. Pick one small test against obstacle 1 and measure it against these baselines.

12

Appendix

Interview: 2026-11-15, about 25 minutes, simulated test run of the ProcessRX current-state interview.

Mermaid source for the process map, for use in Notion, draw.io, GitHub or Mermaid Live:

```
%% CSA-PINELEDGER-DOCCOLLECT · Swimlane Map · v0.4 · Draft
flowchart LR
```

```
subgraph Admin["Admin - Megan"]
  A1[1. Send letter + checklist]
  A3[3. File and scan docs]
  A4[4. Check vs checklist]
  D1{5. All docs in?}
  A6[6. Email for missing items]
  A9[9. Mark Ready to Prepare]
end
subgraph Client
  C2[2. Send docs: portal / email / paper]
end
subgraph Preparer["Preparer - Tom"]
  P7[7. Readiness review]
  D2{8. Ready?}
end
A1 --> C2 --> A3 --> A4 --> D1
D1 -- No --> A6 --> C2
D1 -- Yes --> P7 --> D2
D2 -- No --> A6
D2 -- Yes --> A9
```