

Accounting & Advisory Firms in the era of EaaS and Enterprise AI

Why the market is **consolidating**, what really sets the big firms apart and how a **technology ally** lets your firm compete in their league — multiplying your capacity without multiplying your team.

Edition: May 2026 **Audience:** Owners and managers of accounting & advisory firms **Web:** cloudframework.io/accountech

1 · THE MOMENT

Consolidation has already begun

The market for accounting and advisory firms is going through a quiet but accelerating transformation. **Capital-backed groups are buying practices** to gain scale, standardise processes and serve more clients at a lower cost per client. This is not a future hypothesis: it is reshaping the sector right now.

OPPORTUNITY

Clients demand more value

SMEs and the self-employed no longer just want someone to "handle the paperwork": they expect timely information, tax forecasting and an accessible advisor. The firm that delivers that value retains clients and raises its fees — but only if administrative work doesn't consume the day.

RISK

The big firms absorb the small ones

Consolidating groups buy client portfolios, industrialise accounting with technology and AI, and compete on price and capacity. The firm still relying on manual work will lose clients on cost and service — or end up selling to one of those groups.

Consolidation is not a future threat: it is happening now. What's at stake is *which side your firm ends up on*: among those who gain scale with technology, or among those absorbed because they can't match the others' capacity or prices.

2 · THE CEILING

The limit isn't your market — it's your system

The independent firm rarely loses for lack of clients. It loses because **every new client adds hours of manual work**, and there comes a point when the team can't take any more. Growing forces you to hire; hiring erodes profitability. That's the ceiling.

«Every time a new client comes in it's more capture and data entry. To grow I'd have to hire, but the margin won't take it and finding someone skilled is very hard. Meanwhile, the big firms beat us on price.»

— Accounting firm owner, discovery conversation, 2026

Why manual operations stop you from competing

1 · Manual capture and data entry

Hundreds of income and expense invoices and receipts keyed in by hand every month. It's slow, repetitive and error-prone — and adds no value the client can see.

2 · Scattered documentation

Clients who submit late, incomplete and through different channels: email, WhatsApp, paper. You chase documents instead of advising.

3 · Manual posting to accounting software

Moving the data into A3, Sage, Contasol or Diamacon eats up hours at every closing. Invisible work that eats your margin.

4 · Tax-authority deadline pressure

VAT, income tax, corporate tax, closings... The tax calendar doesn't wait, and with everything manual each deadline is a race against the clock.

5 · The team is the ceiling

Your capacity is limited by your team's hours. More clients = more people = more cost and more risk. It doesn't scale.

6 · No real-time visibility

You don't know each client's accounting status without opening their file. Without data you don't manage the portfolio: you fight fires.

Large corporations don't win because they have better advisors. They win because **they have industrialised the administrative side with technology** and devote their people to what adds value. That's the only real difference — and it's replicable.

3 · OUR THESIS

The independent firm's only defence is a technology ally

If the big firms' advantage is technological, the small firm's defence is too. It's not about buying "another app", but about bringing in **a technology ally that gives you the same capabilities as the big players**: automation, Enterprise AI and a platform that grows with you.

The thesis is simple: with the right technology ally, an independent firm can serve ten times more clients with the same team, compete on price with the consolidating groups and, on top of that, offer closer, higher-value service. *Technology levels the playing field.*

10x

clients with the same team

85%

less time on manual tasks

0

manual invoice data entry

100%

traceability per client

4 · THE SOLUTION

CLOUD Accountech: your vertical technology ally

CLOUD Accountech is CLOUDFRAMEWORK's vertical for accounting and advisory firms. It connects your firm with its clients and their employees, **automatically captures every income and expense with AI** and posts it to your accounting software, ready for closings and taxes.

1

Client & employee portal

Your clients and their employees submit invoices, receipts and documents from web or mobile. All document exchange centralised, with no chasing.

2

AI capture

Document AI automatically extracts amounts, taxes, dates and suppliers from any document — PDF, photo or email — with no manual data entry.

3

Bank reconciliation

Automatic matching of bank movements with invoices and expenses for always-balanced, up-to-date books.

4

Accounting integration

Direct posting to A3, Sage, Contasol and Diamacon, with data ready for closings and tax filing.

5 · ENTERPRISE AI

Enterprise AI applied to accounting, not toy AI

The difference between a demo and a working tool is reliability. CloudIA applies Enterprise AI — with supervision, traceability and control — to the firm's day-to-day operations, **multiplying capacity without giving up professional judgement.**

Document capture

Automatic data extraction from invoices, receipts and bills in any format.

Automatic categorisation

Smart classification of every expense and income by accounting account and tax type.

Smart reconciliation

Automatic matching of bank movements with documents and detection of discrepancies.

Journal entry generation

Automatic proposal of accounting entries ready to review and post to your system.

Tax & deadline alerts

Proactive reminders of VAT, income-tax and corporate-tax deadlines, and of documentation pending per client.

Advisor assistant

A copilot that answers questions about each client's accounting and tax status and prepares the closing information.

The advisor doesn't disappear: **they are freed from administrative work to focus on advice**, which is where the value is — and where the client happily pays.

6 · THE MODEL

An EaaS partner, not just another subscription

Most software in the sector is sold as a closed licence: you take it as it comes. CLOUDFRAMEWORK works on an **EaaS (Enterprise as a Service)** model: we become your technology ally, adapt the platform to your operations and grow with you.

Dimension	Buying "an app"	Having an EaaS partner
Focus	A closed tool you use as it comes	A platform that adapts to the way you work
Relationship	Software vendor	Digital transformation partner
Evolution	You wait for the vendor to add features	The platform grows with your needs and new areas
AI	Scattered features, if any	Enterprise AI integrated across operations
Result	You digitise a task	You multiply the capacity of the whole firm

We don't sell a €50/month tool. **We give you the same technology capabilities the big groups have** — the lever you need to compete with them without giving up your independence.

7 · THE RESULT

Compete like the big firms — without ceasing to be you

With CLOUD Accountech, your firm plays in the same capacity league as the consolidating groups, while keeping what they struggle with: closeness, trust and tailored service.

	Large corporation	Firm with CLOUD Accountech	Firm without technology
Capacity per person	High (industrialised)	High (AI + automation)	Limited by hours
Cost per client	Low	Low	High and rising
Closeness to the client	Low	High	High
Speed of growth	By acquisition	Organic and fast	Held back by the team
Independence	—	Full	At risk of being absorbed

«Technology doesn't replace the advisor: it turns them into the advisor they always wanted to be — devoted to the client, not to paperwork.»

— CLOUDFRAMEWORK

8 · THE ROLLOUT

How we start with you

No endless projects or big upfront investments. We start with what hurts most and scale from results.

PHASE 1

Discovery

We analyse your operations, your volume and your current accounting software. We define the highest-impact point.

1–2 weeks

PHASE 2

Configuration

We adapt the platform to the way you work and connect with A3, Sage, Contasol or Diamacon.

2–4 weeks

PHASE 3

Go-live

We activate the client portal and AI capture with a pilot group. We measure the time saved.

Pilot

PHASE 4

Scale-up

We extend to the whole portfolio and open new service areas on the same platform.

Ongoing

The time to transform your firm is now

Consolidation won't wait. Book a discovery session and we'll show you how to multiply your capacity by 10 with Enterprise AI — before your competitors do.

Discover **CLOUD Accountech**

CLOUDFRAMEWORK

EaaS + CloudIA · Your technology ally for accounting & advisory firms · cloudframework.io/accountech

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