

# **Ask, Analyze, Automate: How Modern FP&A Drives Strategy With Agentic AI**

How FP&A can leverage AI to boost value and be the driver of strategy

March 24, 2026, 8:30am

**“There are two options.  
Adapt or die.”**



**Andrew Grove**  
**Former Intel CEO**

# What You Will Discover

1. State of AI in FP&A
2. The Value and Shortcomings of AI
3. Roadblocks and Challenges
4. Agentic AI Use Cases in FP&A
5. Opportunities and Impact of AI Today
6. Key Takeaways

# Presenters



John Baule  
CEO



FUTUREVIEW  
SYSTEMS



Brian McGrath  
COO



FUTUREVIEW  
SYSTEMS



Brad Schomber  
CFO

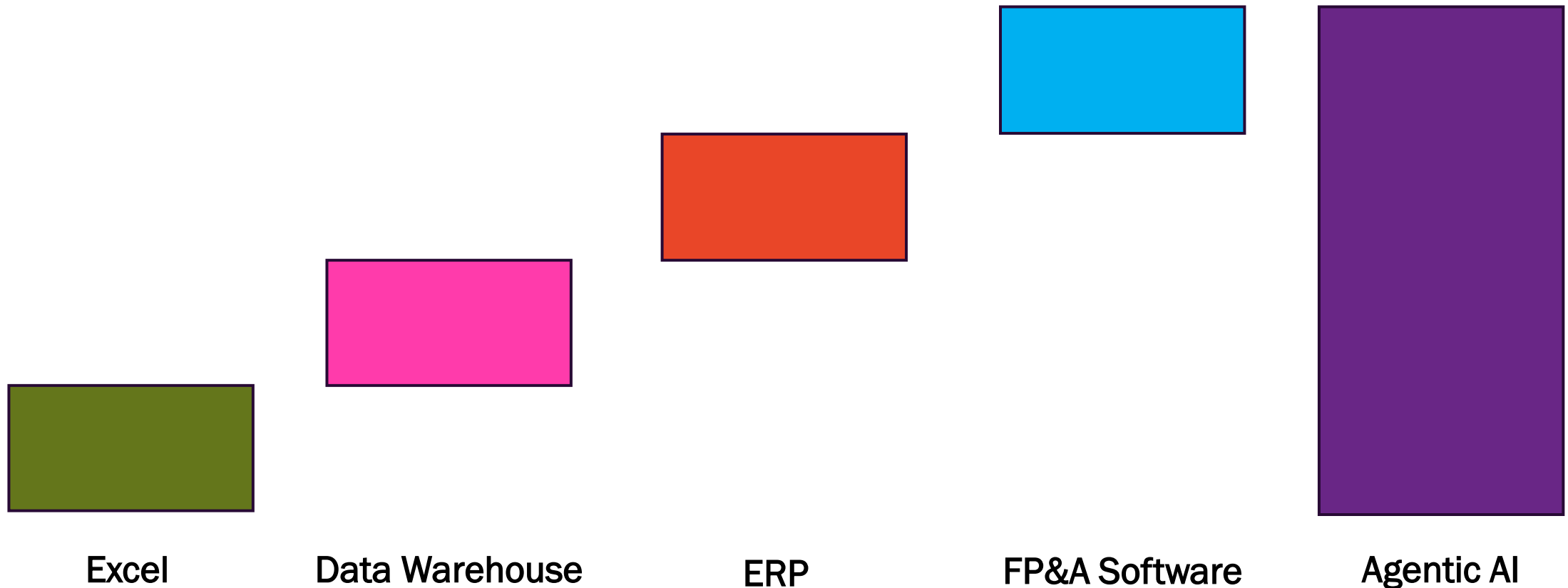
candescience

# The State of AI in FP&A

Where are we now, and  
where are we heading?



# Evolution of FP&A Tech



# Gen AI vs. Agentic AI

## GEN AI

*General purpose LLM*

Baseline knowledge using publicly available info

Requires prompt engineering

Access to files only

Open-source model trained on user data

## AGENTIC AI

*LLM with a trained purpose*

Specific acumen and training

Multi-step, semi-autonomous capabilities

Access to source system data and files

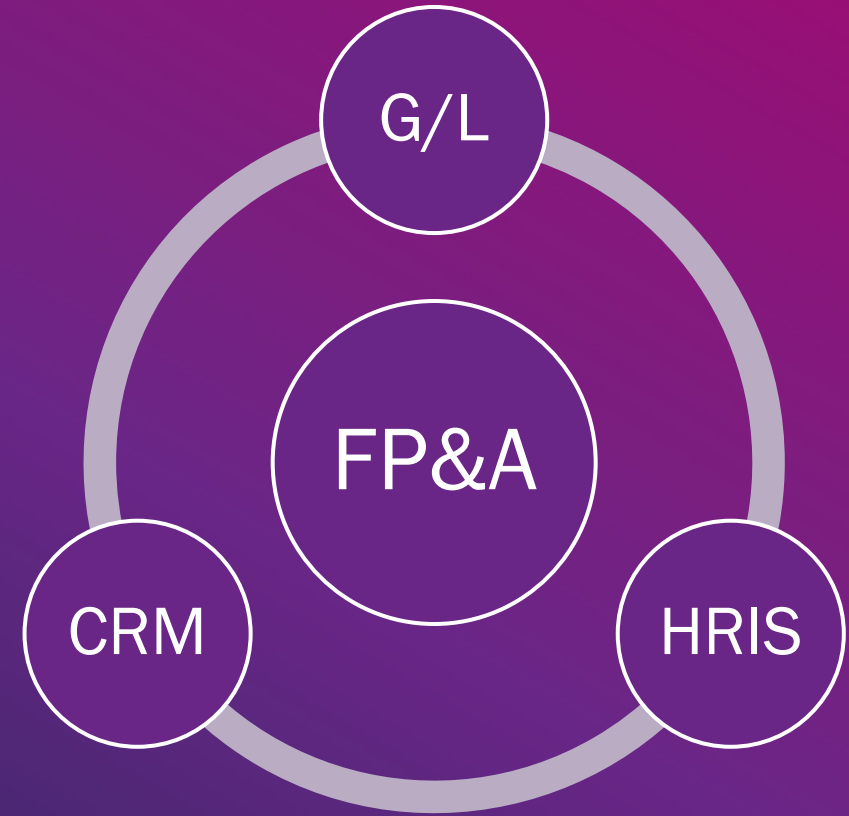
Secure, contained environment

# Software Shortcoming

Best in breed tools built for every function in FP&A and Accounting

## Problem!

These systems don't natively communicate



# AI: New Tech, Same Shortcoming

New Agentic AI technology and capabilities support strategic, value-add work

## Problem!

Inability to communicate with multiple systems persists



# Your Skills Are in Demand

**I HAVE A PARTICULAR SET OF SKILLS**



# Qualified Talent Shortage

## New candidates sitting for the U.S. CPA exam

Annual total

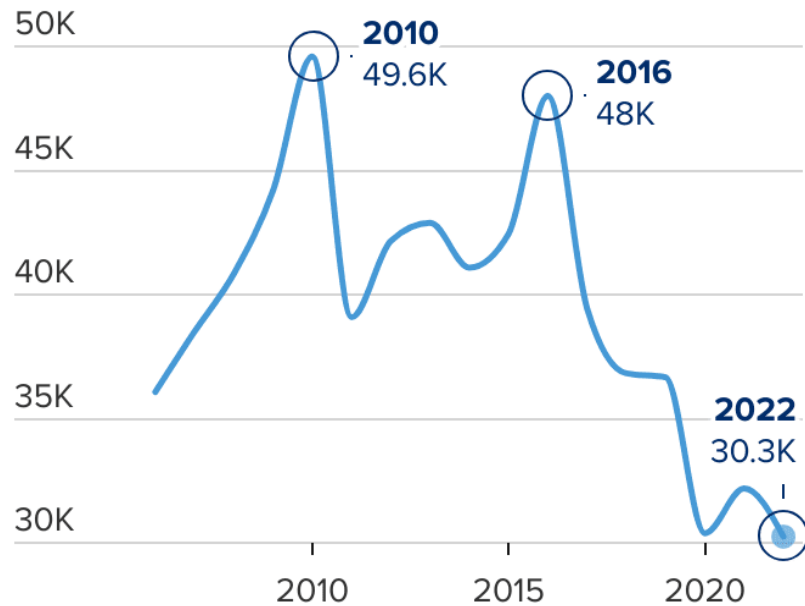


Chart: Ana Teresa Solá  
Source: American Institute of Certified Public Accountants



**75%** of CPAs are at or beyond the retirement age\*

The availability of key talent and technology adoption are two of the top three issues finance executives feel are impacting organizations.

\*According to the AICPA

# Misunderstood AI Headlines From MIT

NEWSLETTERS · CFO DAILY

**MIT report: 95% of generative AI pilots at companies are failing**

Has anything changed?

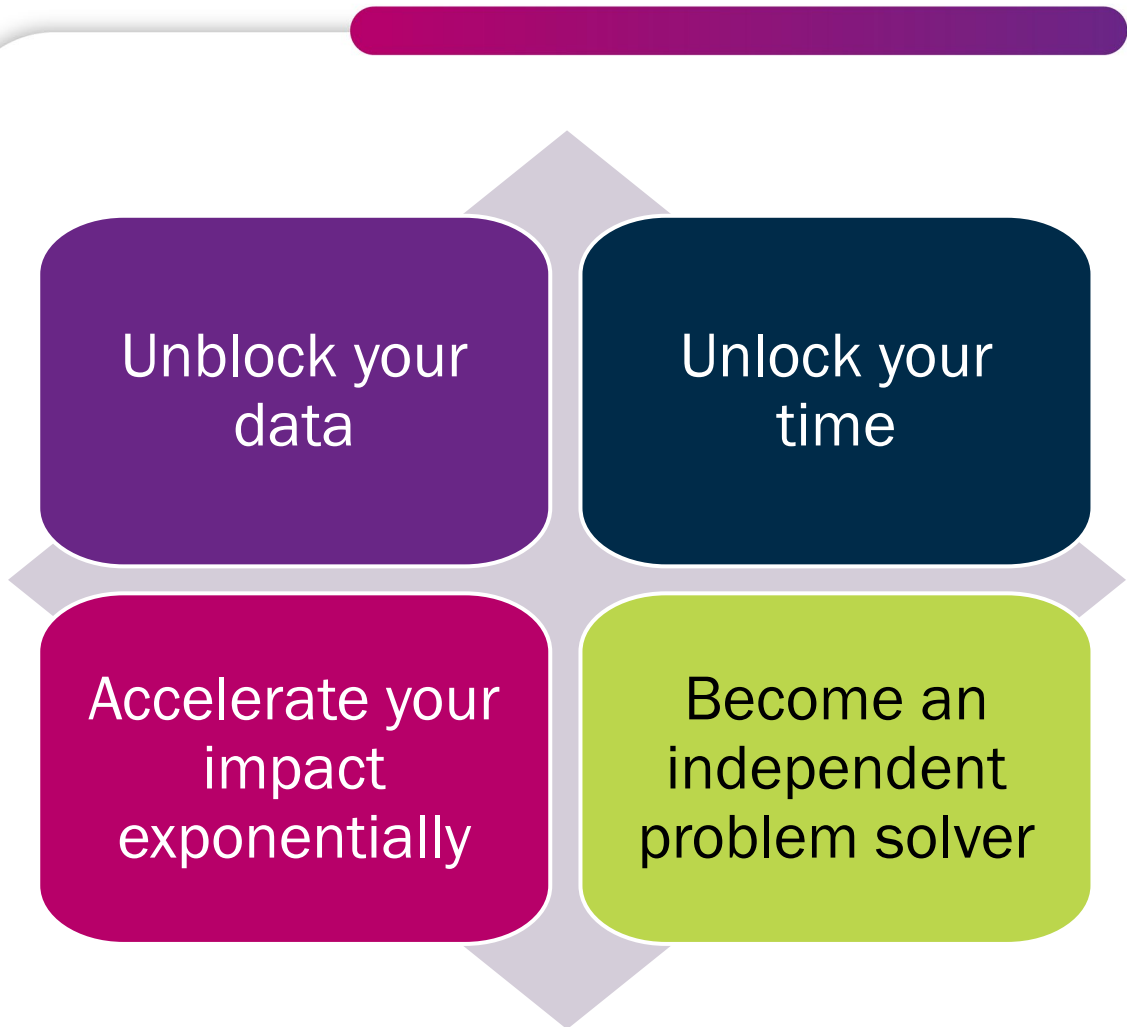
2/3 of ERP system  
Implementations fail

**Specialized, Purpose-Built AI:**

**67%** success rate

Only **33%** of projects were developed by external vendors and service providers

# Maximize Your Strategic Value With AI

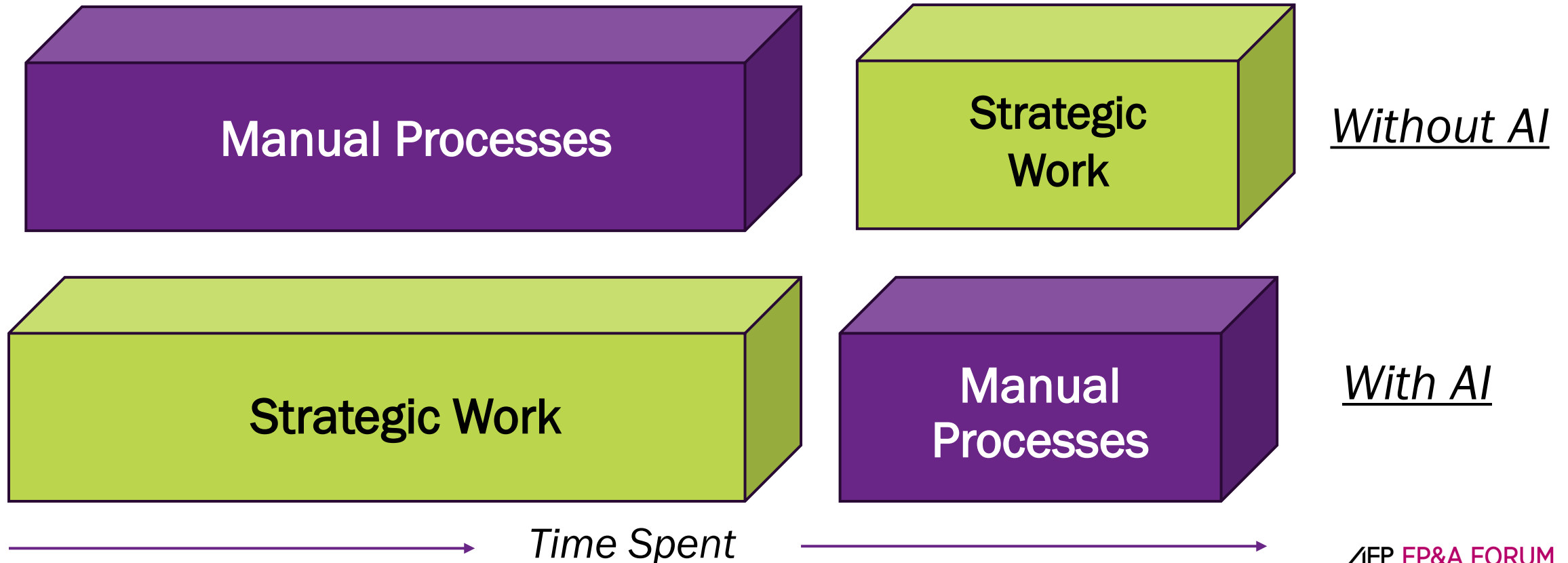


**Win the power struggle with internal IT to:**



# Focus Your Time on What Matters Most

Reduce 30-40% of your manual, low-level work - *BCG Survey*

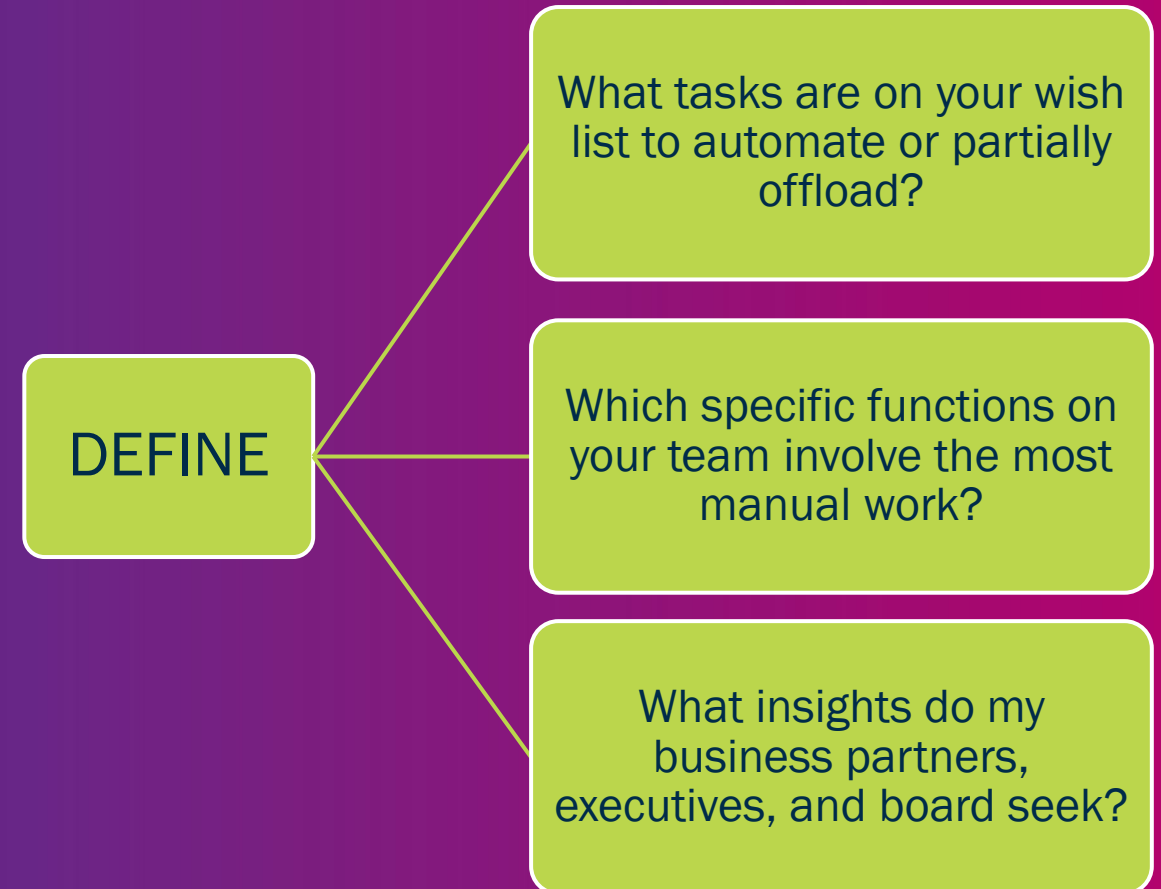
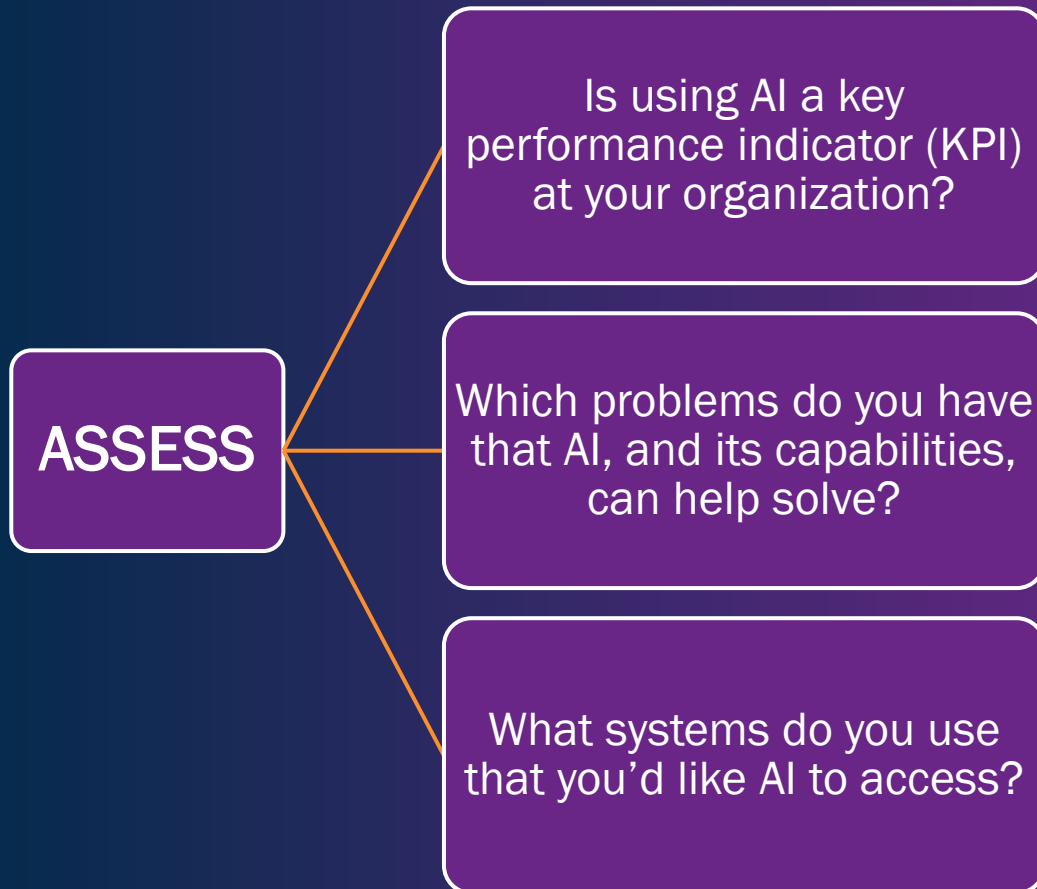


# Roadblocks and Challenges



**How can I deploy and  
adopt Agentic AI?**

# 1. Where Do I Start?



## 2. Data Quality Issues



Reliable data is FOUNDATIONAL to reliable AI output

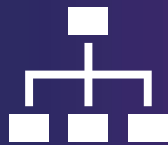
# 3. Disparate Systems



No integration to source system data for all AI agents



Unstructured data exported from multiple systems






Lack of data consolidation and standardization






Need to stitch data together for reporting, planning and analysis

# 4. Privacy and Governance

## Popular LLMs

-  ChatGPT, Anthropic, Gemini are built for mass public adoption
-  Incentivized to use your data to train models
-  Even enterprise versions are susceptible to fringe on privacy

## Purpose-Built AI for FP&A

-  Connects to your source systems, much like software
-  Contained environment for each user
-  Data never shared back with the model

# 5. Limited Budget Resources

Can't hire an additional analyst



Agentic junior analysts cost  
5-10x less

Don't have budget for a custom  
AI solution



Quantify the impact and ROI

Contracted with an incapable tool  
for the next 12 months



Start evaluating, testing new  
tools now

Don't have time to learn a new  
system or tool



Conversational AI where prompt  
engineering is built in

# AI Use Case in FP&A



**Where is AI best suited  
for finance teams?**

# 4 Pillars of Agentic AI for FP&A

## ✨ Unlock Data

Dynamic and secure transaction-level integrations (ERP, CRM AP/AR tools, Email, Excel, etc.)

## ✨ Uncover Insights

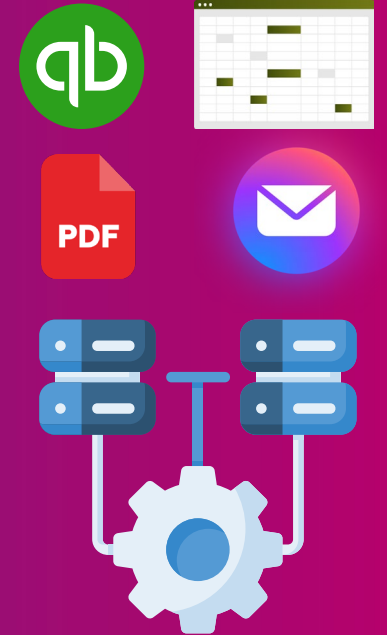
AI-infused capabilities with **finance and accounting knowledge** to contextualize, adapt, and infer

## ✨ Ask and Analyze

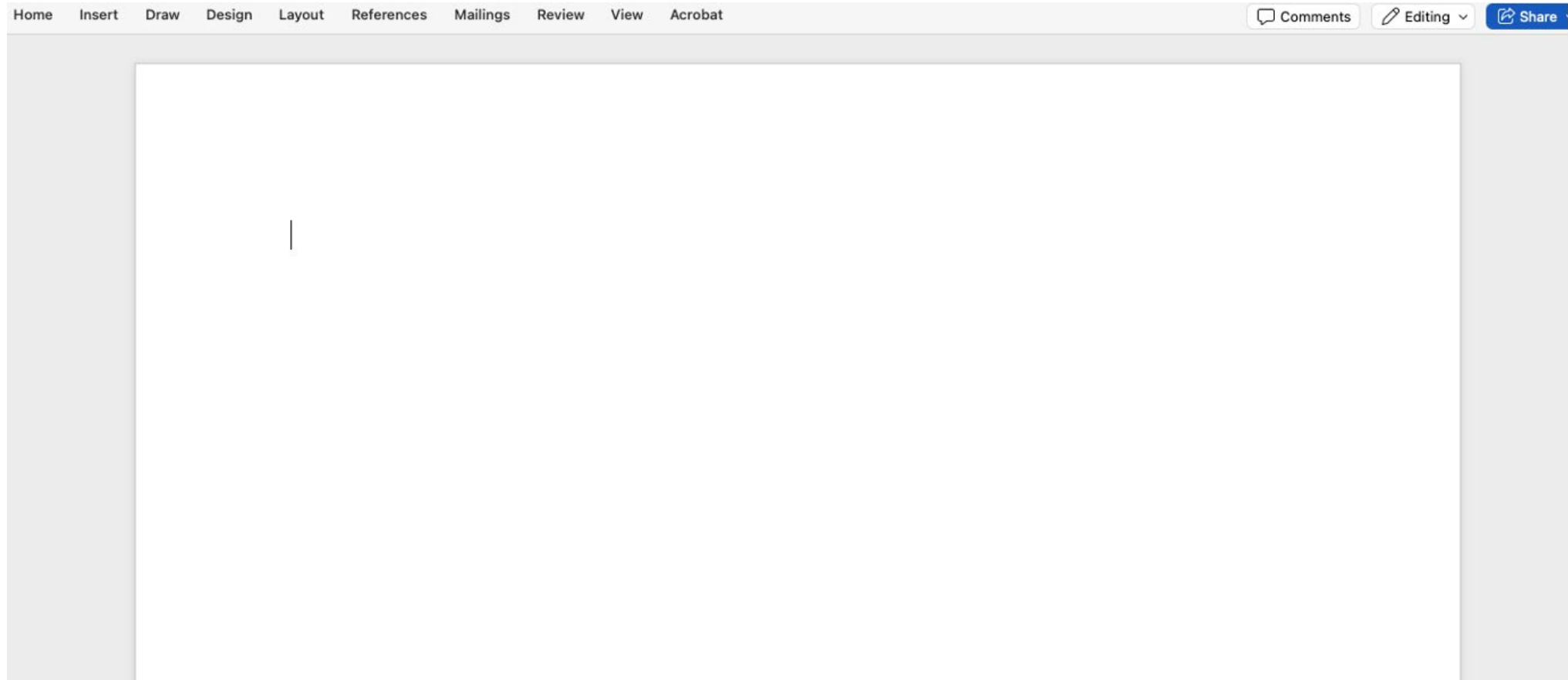
Have a conversation with **your data**. Intelligent Platform to analyze, extract insights, create drafts.

## ✨ Automate Tasks

Multiple **agents designed to complete specific tasks** on your behalf, while maintaining a human in the loop



# 1. Overcome the Blank Page Problem



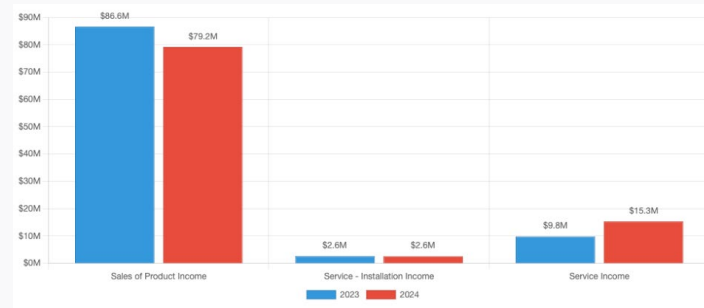
# 2. P&L and Expense Analysis

## P&L, Expense, and Headcount Analysis: 2023 vs 2024 Comparison

Looking at your comprehensive financial performance across 2023 and 2024, I can see some interesting shifts in your business operations. All figures are reported in USD.

### Revenue Performance Analysis

| Revenue Component             | 2023                 | 2024                 | Variance             | % Change      |
|-------------------------------|----------------------|----------------------|----------------------|---------------|
| Sales of Product Income       | 86,605,951.55        | 79,155,525.22        | -7,450,426.33        | -8.60%        |
| Service - Installation Income | 2,632,013.49         | 2,573,817.27         | -58,196.22           | -2.21%        |
| Service Income                | 9,802,402.48         | 15,332,669.46        | 5,530,266.98         | 56.42%        |
| <b>Total</b>                  | <b>99,040,367.52</b> | <b>97,062,011.95</b> | <b>-1,978,355.57</b> | <b>-2.00%</b> |



### Key Insights

- **Revenue Mix Transformation:** While total revenue declined by 2.0%, there's a significant shift happening in your business model. Service Income surged by 56.4% to \$15.3M, partially offsetting the 8.6% decline in product sales. This suggests a strategic pivot toward higher-margin services.
- **Cost Structure Pressure:** COGS increased by 7.7% despite lower revenue, primarily driven by a 9.4% increase in payroll expenses. The 48.2% jump in COGS bonuses indicates either performance incentives or retention efforts in your production teams.
- **Operational Investment:** Your operational expenses show clear signs of growth investment - conferences & events up 43.7%, office meals up 88.3%, and legal fees up 33.8%. This pattern suggests expansion activities and team building initiatives.
- **Salary Growth Acceleration:** The 9.4% increase in total salaries (\$3.9M more in 2024) significantly outpaced revenue growth, indicating either headcount expansion or substantial wage increases. Sales department saw the largest absolute increase.
- **Margin Compression:** Gross profit margin declined from 91.2% in 2023 to 90.4% in 2024, showing the impact of higher costs relative to revenue. This 2.9% decline in gross profit (\$2.6M) warrants attention.

## Cost of Goods Sold Analysis

| COGS Component      | 2023                | 2024                | Variance          | % Change     |
|---------------------|---------------------|---------------------|-------------------|--------------|
| COGS Benefits       | 533,300.00          | 605,500.00          | 72,200.00         | 13.54%       |
| COGS Bonus          | 220,000.00          | 326,000.00          | 106,000.00        | 48.18%       |
| COGS Commissions    | 566,160.00          | 647,000.00          | 80,840.00         | 14.27%       |
| COGS Salaries       | 6,260,000.00        | 6,710,000.00        | 450,000.00        | 7.19%        |
| Gateway Fees        | 184,700.00          | 202,500.00          | 17,800.00         | 9.64%        |
| Hardware Cost       | 251,750.00          | 261,000.00          | 9,250.00          | 3.67%        |
| Shipping & Delivery | 651,300.00          | 583,500.00          | -67,800.00        | -10.41%      |
| <b>Total</b>        | <b>8,667,210.00</b> | <b>9,335,500.00</b> | <b>668,290.00</b> | <b>7.71%</b> |

## Operating Expenses Deep Dive

| Expense Category          | 2023                | 2024                | Variance          | % Change      |
|---------------------------|---------------------|---------------------|-------------------|---------------|
| Advertising               | 1,546,000.00        | 1,664,000.00        | 118,000.00        | 7.63%         |
| Bank Charges              | 680,500.00          | 617,500.00          | -63,000.00        | -9.26%        |
| Conferences & Events      | 356,600.00          | 512,500.00          | 155,900.00        | 43.71%        |
| Insurance                 | 575,100.00          | 689,590.16          | 114,490.16        | 19.91%        |
| Legal & Professional Fees | 152,500.00          | 204,000.00          | 51,500.00         | 33.77%        |
| Office Meals              | 309,300.00          | 582,500.00          | 273,200.00        | 88.31%        |
| <b>Total</b>              | <b>3,619,000.00</b> | <b>4,269,590.16</b> | <b>650,590.16</b> | <b>17.98%</b> |

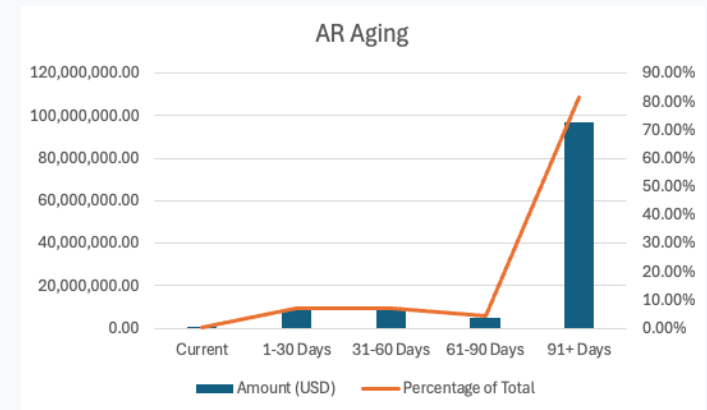
# 3. AR Aging and Cash Flow Concerns

## Critical Receivables Quality Issues

The aged receivables analysis reveals alarming collection patterns that significantly impact balance sheet quality:

| Aging Period | Amount           | Percentage |
|--------------|------------------|------------|
| Current      | \$2,167,327.79   | 1.51%      |
| 1-30 days    | \$7,684,425.70   | 5.34%      |
| 31-60 days   | \$6,676,741.09   | 4.64%      |
| 61-90 days   | \$8,300,194.07   | 5.77%      |
| 91+ days     | \$118,982,433.19 | 82.74%     |

| Customer              | 91+ Days Amount |
|-----------------------|-----------------|
| Racket                | 18,635,000.00   |
| Ward-Powlowski        | 14,296,927.77   |
| Pelletier             | 13,462,085.21   |
| D'Amore, Bode & Kozey | 9,575,000.00    |
| Merle                 | 8,950,681.30    |



**Critical Finding:** 82.74% of total receivables (\$118,982,433.19) are over 90 days past due, indicating severe collection challenges that may require significant bad debt provisions.

# 4. Data Quality Assurance

## Significant Customer Variations

Multiple customers exhibit substantial deviations from historical transaction patterns:

| Customer                       | May 2025 Amount       | Historical Average    | Variance %    |
|--------------------------------|-----------------------|-----------------------|---------------|
| Pelletier et Fils              | \$2,250,667.39        | \$942,590.51          | +138.80       |
| Raynaud                        | \$560,383.79          | \$185,469.16          | +202.20       |
| Weissnat, Macejkovic and Brown | \$190,000.00          | \$395,000.00          | -51.90        |
| <b>Total</b>                   | <b>\$3,001,051.18</b> | <b>\$1,523,059.67</b> | <b>+97.10</b> |

Key product lines show mixed performance across the transaction base:

| Product/Service Category | May 2025 Performance | Historical Baseline          | Deviation |
|--------------------------|----------------------|------------------------------|-----------|
| Software2 Licenses       | Decreased activity   | Strong historical base       | -7.45%    |
| AMC Services             | Reduced volume       | Consistent historical demand | -24.20%   |
| Hours Services           | Stable performance   | Minimal historical variation | -3.84%    |

## Absent Recurring Customers

Two recurring customers are completely absent from May 2025 transactions:

| Customer      | Expected Amount       | Historical Monthly Transactions |
|---------------|-----------------------|---------------------------------|
| Johnson-Block | \$580,000.00          | 2.00                            |
| Simon SARL    | \$840,146.12          | 5.00                            |
| <b>Total</b>  | <b>\$1,420,146.12</b> | <b>7.00</b>                     |

## Transaction Tagging Consistency

### Department Consistency

All vendors maintained consistent department assignments between base and review periods:

- 6 vendors consistently tagged to "100 - New York"
- 1 vendor (Travelify) consistently tagged to "300 - Brisbane, AU"

There was a noticeable decrease in transaction volume of 15% this period

# 5. Management Commentary and MD&A

## Financial Performance Analysis

Our financial performance for August 2024 demonstrates solid operational execution, though with some notable shifts in our business mix and margin profile compared to the prior year period.

### Revenue Analysis

Total income for August 2024 reached \$8,059,085.67, representing a 4.66% decrease from August 2023's \$8,452,804.20. This decline reflects a strategic shift in our revenue composition:

| Revenue Stream                | August 2024    | % of Total | August 2023    | % of Total | Change  |
|-------------------------------|----------------|------------|----------------|------------|---------|
| Sales of Product Income       | \$6,360,957.35 | 78.9%      | \$7,243,109.09 | 85.7%      | -12.18% |
| Service Income                | \$1,435,885.93 | 17.8%      | \$1,001,661.07 | 11.8%      | +43.35% |
| Service - Installation Income | \$262,242.39   | 3.3%       | \$208,034.04   | 2.5%       | +26.06% |

The most significant development is our 43.35% growth in Service Income, which now represents 17.8% of total revenue compared to 11.8% in the prior year. This shift toward higher-margin services partially offset the 12.18% decline in product sales, indicating successful execution of our service expansion strategy.

### Cost Management and Gross Profitability

Our cost structure shows disciplined management with total COGS of \$794,500.00 compared to \$749,490.00 in August 2023, an increase of 6.01%. However, this increase was proportionally smaller than our revenue mix shift:

- **COGS as % of Revenue:** 9.9% (2024) vs 8.9% (2023)
- **Gross Profit:** \$7,264,585.67 (2024) vs \$7,703,314.20 (2023)
- **Gross Margin:** 90.1% (2024) vs 91.1% (2023)

The slight margin compression of 100 basis points reflects the natural cost structure differences between our product and service lines, but maintains our strong overall profitability profile.

### Operating Expense Management

Total operating expenses increased to \$5,122,000.00 from \$4,658,830.00 in the prior year, representing a 9.94% increase. Key expense categories show the following trends:

| Expense Category | August 2024    | August 2023    | Change  |
|------------------|----------------|----------------|---------|
| Total Payroll    | \$4,129,500.00 | \$3,787,580.00 | +9.03%  |
| Travel           | \$247,500.00   | \$305,500.00   | -18.99% |
| Rent             | \$300,000.00   | \$256,500.00   | +16.96% |
| Advertising      | \$150,000.00   | \$134,000.00   | +11.94% |

The 9.03% increase in payroll expenses reflects our continued investment in talent to support service expansion, while the 18.99% reduction in travel expenses demonstrates improved operational efficiency.

### Bottom Line Performance

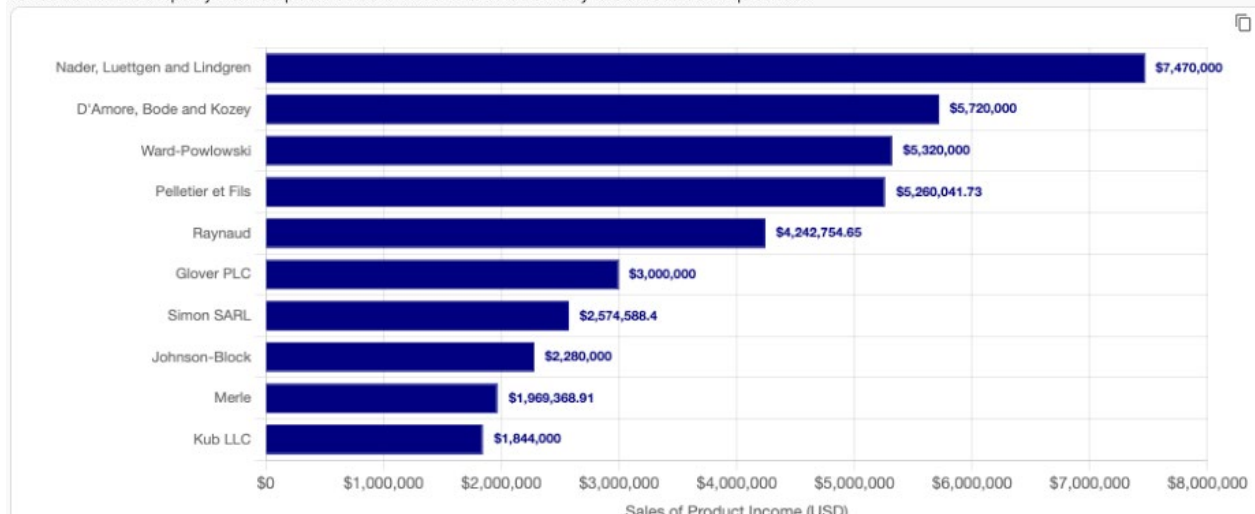
Net income for August 2024 was \$2,142,585.64 compared to \$3,044,484.20 in August 2023, a decrease of 29.62%. This translates to:

- **Net Margin:** 26.6% (2024) vs 36.0% (2023)
- **Operating Leverage:** The 4.66% revenue decline combined with 9.94% expense increase demonstrates the impact of our fixed cost structure during this transition period

# 5. Customer and Cohort Revenue Analysis

## Top 10 Customers by Sales of Product Income Revenue

Based on the financial data from January 1, 2025 to December 22, 2025, here's your top 10 customers by Sales of Product Income revenue with company names positioned on the Y-axis and navy blue bars as requested:



### Key Insights

- **Nader, Luetgten and Lindgren** dominates your customer base with \$7,470,000.00 in Sales of Product Income, representing 17.9% of the top 10 total revenue
- **Strong performance concentration** - Your top 3 customers (Nader, Luetgten and Lindgren, D'Amore, Bode and Kozey, and Ward-Powlowski) generate \$18,510,000.00, which is 44.4% of your top 10 revenue
- **Revenue distribution shows healthy diversity** - While you have clear leaders, the gap between positions 2-5 is relatively small (\$1.5M range), indicating a balanced customer portfolio
- **International presence** - Your top performers include customers with various geographic backgrounds, showing strong global market penetration
- **Consistent high-value relationships** - All top 10 customers generate over \$1.8M in product sales, demonstrating strong customer relationships and substantial deal sizes

The horizontal bar chart now displays company names on the Y-axis (left side) with navy blue bars as requested, making it easy to identify each customer's performance at a glance during the January 1, 2025 to December 22, 2025 period.

## Top 10 Customers Performance Summary

| Rank         | Customer Name                | Sales of Product Income (USD) |
|--------------|------------------------------|-------------------------------|
| 1            | Nader, Luetgten and Lindgren | 7,470,000.00                  |
| 2            | D'Amore, Bode and Kozey      | 5,720,000.00                  |
| 3            | Ward-Powlowski               | 5,320,000.00                  |
| 4            | Pelletier et Fils            | 5,260,041.73                  |
| 5            | Raynaud                      | 4,242,754.65                  |
| 6            | Glover PLC                   | 3,000,000.00                  |
| 7            | Simon SARL                   | 2,574,588.40                  |
| 8            | Johnson-Block                | 2,280,000.00                  |
| 9            | Merle                        | 1,969,368.91                  |
| 10           | Kub LLC                      | 1,844,000.00                  |
| <b>Total</b> |                              | <b>41,680,753.69</b>          |

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# The Future is Already Here



**What can I do to prepare  
and upskill?**

# AI Misconceptions vs. Reality

## Misconceptions

AI will fully automate my day

AI agents will take my job

AI agents work without oversight

AI is not secure

## Reality

Agents help automate certain tasks

AI Agents are like a team of jr. analysts

A human should remain in the loop

AI Platforms built in contained environments

# The Modern Finance Function Construct

## FP&A Team



Steward of strategy, insights, and resources

## Agents With Purpose



Analyzes, acts, and adapts to your business

## Maintain a Human in the Loop



Manage AI Agents to augment your work

# Who Will Thrive, Survive, and Be Held Back?

Position yourself with the skills of tomorrow's finance leader

AI is taught at universities the way Excel was 15 years ago



86% of university students regularly use AI

# Adapt or Die in FP&A

“Who needs Excel when I have a 10-key calculator?”

- 1990 FP&A Analyst, whereabouts unknown



# AI Adoption: Opportunity and Impact



“He not busy being born is busy dying.”  
- Bob Dylan

AI frees up capacity to:

- ✓ Be a strategic force
- ✓ Upskill yourself
- ✓ Have a seat at the exec table

# Key Takeaways

- 1 Start small, find specific areas to apply AI
- 2 Quality AI starts with quality data
- 3 Modern AI maintains a human in the loop
- 4 Spend 80% of your time on strategy and professional development
- 5 Transition from curious advocate to power user to stay ahead

# Questions?



**FUTUREVIEW  
SYSTEMS**

**Booth #222**