

# CFO's guide to AI In Finance – A GIA Perspective

Apr 2026



[Office@giagcc.com](mailto:Office@giagcc.com)

## Executive Summary/Introduction

Finance teams today are not short of data. They are short of time. Monthly reporting, quarterly reviews, board packs, variance commentary, policy documentation, regulatory monitoring, and market updates continue to consume significant finance capacity. Much of this work is necessary, but a large part of the preparation process remains repetitive, manual, and fragmented across Excel, PowerPoint, PDFs, emails, ERP exports, and browser-based systems.

This is where AI can deliver immediate value for finance teams. Used correctly, AI can reduce the time spent preparing information, drafting first versions of commentary, organising supporting files, summarising research, and converting raw inputs into structured outputs for review. The value does not come from replacing finance judgement. It comes from moving finance teams faster from raw information to a reviewable draft, allowing professionals to spend more time on interpretation, challenge, and decision support.

GIA has prepared this guide for CFOs, Finance Directors, founders, family offices, and businesses that rely on an external finance function. The purpose is to show where AI can be embedded practically into finance workflows without compromising control, confidentiality, or professional oversight.

In GIA's experience, AI adoption in finance is most effective when it is workflow-led rather than tool-led. Different tools are better suited to different tasks. Claude is useful for document-heavy reporting, variance commentary, and board pack preparation. ChatGPT is well suited to structured reasoning, spreadsheet support, research synthesis, and policy drafting. Perplexity is useful where the task depends on current external information and source-backed market updates. Gemini is most relevant where finance workflows already sit inside Google Workspace.

However, the tool itself is only one part of the solution. Effective AI deployment requires clear data boundaries, standardised prompts, defined review gates, and professional sign-off. Every AI-generated output should be treated as a first draft. Every prompt that produces a reliable output should be treated as institutional knowledge. Every workflow should remain subject to finance review.

This guide outlines practical use cases across reporting, analysis, research, compliance monitoring, document review, and workflow automation. It also sets out the governance considerations CFOs should address before embedding AI into recurring finance processes, particularly in the UAE context where confidentiality, data governance, and regulated operating environments require careful consideration.

## How AI Fits into the Finance Workflow?

A typical finance workflow operates across multiple systems and formats: ERP exports, accounting data, Excel files, board decks, PDFs, emails, dashboards, regulatory websites, and management notes. The inefficiency is rarely caused by a lack of tools. It is usually caused by the manual effort required to move between tools, consolidate information, and convert raw inputs into decision-useful output.

AI does not replace core finance systems. Instead, it sits alongside them as a workflow layer. Its role is to accelerate specific stages of work that are repetitive, preparation-heavy, and time-consuming, while leaving interpretation, validation, and sign-off with the finance team.

In GIA's view, AI is most useful across four areas of finance workflow:

- **Data Preparation:** Finance teams spend significant time cleaning datasets, structuring raw exports, organising supporting files, and converting information into formats suitable for analysis or reporting. AI can help standardise, summarise, and organise these inputs before deeper finance review begins. For GIA's clients, this is particularly relevant when converting raw financial data into inputs for dashboards, management reports, and board packs.
- **Drafting:** Once the numbers are prepared, finance teams still need to convert them into commentary, summaries, management updates, and presentation-ready materials. AI can create structured first drafts of variance commentary, executive summaries, financial narratives, and policy documents. This reduces the preparation burden, while keeping review and judgement with the finance professional.
- **Research:** Finance leaders regularly need to monitor market developments, regulatory updates, counterparties, competitors, and sector trends. AI can help extract, summarise, and structure relevant information from large volumes of external content. This is especially useful when the output is treated as a starting point for review rather than a final conclusion.
- **Task Automation:** Recurring activities such as organising files, routing documents, assembling packs, maintaining checklists, and preparing standardised updates often require repeated manual intervention. AI can reduce operational friction by making these workflows more consistent, repeatable, and easier to review.

For CFOs and finance leaders, the central question is not whether AI is impressive. The question is where it can reduce preparation time, improve consistency, and allow finance teams to spend more time on review, interpretation, and decision support. For founders, family offices, and businesses using an external finance function, this is particularly relevant because every hour spent on manual preparation is time taken away from advisory conversations.

Viewed this way, AI is not a standalone technology project. It is a finance workflow design decision.

## GIA's Perspective on using AI in Finance

GIA's approach to AI deployment is grounded in how finance work is actually performed. The focus is not on using AI in isolation, but on embedding it into recurring finance workflows where manual preparation effort is highest.

Across client engagements, GIA uses AI to support reporting, analysis, commentary drafting, research, document preparation, and workflow standardization. The objective is to reduce time spent on mechanical preparation while preserving professional review, judgement, and accountability.

GIA's AI deployment approach is based on four principles:

- 1. Workflow first, tool second:** AI is applied to specific finance tasks such as dashboard preparation, variance analysis, board reporting, regulatory monitoring, and research support. The workflow determines the tool, not the other way around.
- 2. Standardized prompts:** Frequently used prompts are treated as workflow assets. They are documented, refined, and reused so that outputs are consistent across reporting cycles and team members.
- 3. Defined review gates:** AI-generated outputs are not used directly. They are reviewed by finance professionals before being shared with management, boards, clients, or external stakeholders.
- 4. Clear data boundaries:** Confidential, personal, unpublished, or deal-sensitive information must be handled within defined limits. AI usage must be aligned with the client's confidentiality obligations, technology policies, and regulatory context.

Based on GIA's current use of AI across client reporting and analytical workflows, the most relevant applications are concentrated in management dashboards, board reporting, variance analysis, commentary drafting, and structured research support.

AI Use Case	How GIA Uses AI in Finance Workflows
<b>Management Dashboards</b>	Assesses reporting workflows, identifies recurring dashboard needs, and builds prompt-led workflows around management packs and financial data, with outputs reviewed through finance review gates.
<b>Board deck preparation and updates</b>	Embeds AI into board-reporting workflows through standard prompts, team training, and review gates before inclusion in board materials.
<b>Multi-document variance analysis</b>	Sets up repeatable prompt workflows to reconcile actuals, budget, and forecast files, with finance validation of flagged variances and resulting narratives.
<b>Financial commentary and narrative drafting</b>	Deploys AI for first-draft MD&A and executive commentary through governed prompts, output templates, and finance review before use.
<b>Deep research and company profiling</b>	Uses structured prompts to support first-draft company briefs and research outputs, with analyst review before use in counterparty, diligence, or investment discussions.

The five workflows above represent GIA's active areas of deployment across client engagements. They are not theoretical use cases. They are examples of where AI can be embedded into recurring finance processes to reduce preparation effort, improve consistency, and create more time for professional review.

The sections that follow examine these workflows in practice and then extend the discussion to other AI tools that may be useful within the broader CFO toolkit. A detailed comparison of these tools, including their respective strengths, environments, and outputs, is provided in *Appendix 1* for reference.

**Note:** *The data, company names, and scenarios presented across the use cases in this guide are fictional and created solely for illustrative purposes. They do not represent real entities, transactions, financial positions, or client information, and should not be relied upon as factual.*

## Use Cases of Claude In Finance

Claude is useful in finance workflows that involve document-heavy analysis, drafting, summarisation, and output preparation. In GIA's workflows, it is particularly relevant where teams need to work across spreadsheets, board decks, PDFs, management notes, and browser-based systems.

The use cases below are organised by finance workflow rather than by product access point. Where relevant, the appropriate Claude access point is referenced within the use case itself. This keeps the focus on the finance problem being solved, while still showing how the tool can be applied in practice.

## Use Case 1: Management Dashboards

### Relevant access point: Claude Excel Add-In

- Objective:** To generate a structured management dashboard from raw P&L data, covering cost-centre revenue, operating expenses, prior-year variance, and operating margin, with conditional formatting, variance callouts, and draft commentary for finance review.

Raw Data						
Raw Data — P&L   6 Cost Centres   FY2025 vs Prior Year   AED						
Cost Centre	Revenue 2025 (AED)	Revenue PY (AED)	Rev Var %	Opex 2025 (AED)	Opex PY (AED)	Opex Var %
Retail — Dubai	84,00,000	78,00,000	7.7%	62,00,000	53,00,000	17.0%
Retail — Abu Dhabi	61,00,000	60,50,000	0.8%	49,00,000	44,00,000	11.4%
Wholesale	1,36,00,000	1,24,00,000	9.7%	98,00,000	86,00,000	14.0%
Logistics	24,00,000	28,00,000	-14.3%	21,00,000	19,60,000	7.1%
E-Commerce	50,00,000	36,00,000	38.9%	46,00,000	30,00,000	53.3%
Corporate	-	-	-	42,00,000	36,00,000	16.7%
<b>Group Total</b>	<b>3,55,00,000</b>	<b>3,26,50,000</b>	<b>8.7%</b>	<b>3,18,00,000</b>	<b>2,68,60,000</b>	<b>18.4%</b>

  

Prompt
<p>You are a finance analyst preparing a management dashboard for the board. Using the P&amp;L data in this sheet, build a performance table showing each cost centre's Revenue, Revenue variance versus prior year, Opex, Opex variance versus prior year, and Operating Income Margin. Conditionally format the variance columns, with green for positive variance and red for cost increases or negative variance. Identify three cost centres demonstrating high variance and call it out in a dedicated variance section. Close with a two-paragraph formal management commentary suitable for the board pack.</p>

  

Output						
Group Management Dashboard: FY2025   AED						
SECTION 1: Cost Centre Performance						
Cost Centre	Revenue 2025 (AED)	Rev Var % vs PY	Opex 2025 (AED)	Opex Var % vs PY	Operating Margin %	
Retail — Dubai	84,00,000	7.7%	62,00,000	17.0%	26.2%	
Retail — Abu Dhabi	61,00,000	0.8%	49,00,000	11.4%	19.7%	
Wholesale	1,36,00,000	9.7%	98,00,000	14.0%	27.9%	
Logistics	24,00,000	-14.3%	21,00,000	7.1%	12.5%	
E-Commerce	50,00,000	38.9%	46,00,000	53.3%	8.0%	
Corporate	-	-	42,00,000	16.7%	-	
<b>Group Total</b>	<b>3,55,00,000</b>	<b>8.7%</b>	<b>3,18,00,000</b>	<b>18.4%</b>	<b>10.4%</b>	

  

SECTION 2: Variance Callouts						
#	Cost Centre	Observation	Priority			
1	E-Commerce	Opex growing at 53.3% against revenue growth of 38.9%. Operating income margin has compressed to 8.0%, which is the lowest across all cost centres.	High			
2	Retail — Dubai	Opex is up 17.0% against revenue growth of 7.7%. Operating income margin declined from 32.1% to 26.2% in 2025.	High			
3	Logistics	Revenue declined 14.3% while Opex increased 7.1%. Division is generating minimal operating income margin of 12.5%.	High			

  

SECTION 3: Management Commentary						
<p>1. Group revenue for the period reached AED 35.5 million, an increase of 8.7% against the prior year. Growth was concentrated in two divisions: E-Commerce, which recorded revenue growth of 38.9% to AED 5.0 million, and Wholesale, which remained the largest revenue contributor at AED 13.6 million, up 9.7% year-on-year. These gains were partially offset by a 14.3% contraction in Logistics revenue, which declined to AED 2.4 million.</p>						
<p>2. Despite top-line growth, group operating expenditure increased by 18.4% against revenue growth of 8.7%. Group operating income margin has compressed to 10.4%, and the E-Commerce division, despite being the fastest-growing revenue contributor, is generating the lowest margin in the group at 8.0%.</p>						

**GIA's thoughts:** For CFOs, the management dashboard is often the primary lens through which monthly performance is reviewed. AI can help convert raw financial data into a structured dashboard draft, reducing the manual effort involved in formatting, variance callouts, and initial commentary.

GIA's role is to review the underlying logic, validate the outputs, and ensure that the dashboard reflects the right commercial interpretation before it is used in management discussions.

## Use Case 2: Regulatory and Compliance Monitoring

### Relevant access point: Claude browser extension

- Objective:** To monitor designated UAE regulatory sources, including MOHRE and the Federal Tax Authority, summarise relevant updates, identify potential actions and deadlines, and prepare a CFO review digest.

Raw Data					
Raw Data — UAE Regulatory Monitoring   Daily Feed   20 March 2026					
SOURCE 1 — MOHRE   mohre.gov.ae					
Source	Publication / Document	Date	Type	Headline / Key Extract	
MOHRE	Emirati Minimum Wage: Private Sector Increase to AED 6,000	31 Dec 2025	Ministerial Announcement	MOHRE raised the minimum wage for Emiratis in the private sector to AED 6,000 per month, effective 1 January 2026 for new, renewed, and amended work permits. Existing employers have until 30 June 2026 to adjust salaries. Enforcement from 1 July 2026.	
MOHRE	Emiratization Target: 10% by 31 December 2026	Ongoing 2026	Regulatory Requirement	Companies with 50 or more employees must reach 10% Emiratization of skilled roles by 31 December 2026. Semi-annual increments of 1% apply. Monthly contribution for non-compliance: AED 9,000 per unfilled Emirati position (AED 108,000 annually).	
SOURCE 2 — Federal Tax Authority (FTA)   tax.gov.ae					
Source	Publication / Document	Date	Type	Headline / Key Extract	
FTA	Federal Decree-Law No. 16 of 2025: VAT Law Amendments (In Force)	1 Jan 2026	Federal Decree-Law	Three material changes in force from 1 January 2026: (1) Reverse Charge: Self-invoicing requirement removed. (2) VAT credit carry-forward capped at 5 years from the originating period; transitional 1-year grace period applies for credits already expired. (3) FTA may deny input VAT recovery where a supply is connected to tax evasion.	
FTA	E-invoicing Mandate: Ministerial Decisions 243 & 244 of 2025	23 Feb 2026	Ministerial Decision / Technical Guidance	Mandatory e-invoicing for B2B and B2G transactions on a phased basis. Pilot programme: 1 July 2026 (voluntary participation open to all). Mandatory for businesses with annual revenue ≥ AED 50 million from 1 January 2027; ASP must be appointed by 31 July 2026. Smaller businesses: mandatory from 1 July 2027.	

#### Prompt

You are a regulatory compliance monitor for a CFO services firm operating in the UAE. Review the attached daily feed from MOHRE (mohre.gov.ae) and the Federal Tax Authority (tax.gov.ae). For each new publication, produce a one-line summary of the regulatory change and a specific action required by the finance or HR team, including the relevant deadline. Close with a single internal alert paragraph addressed to the CFO summarising the key compliance obligations requiring attention this month.

#### Output

Output: Daily Regulatory Digest   CFO Distribution   20 March 2026					
SECTION 1: Regulatory Updates & Required Actions					
#	Regulator	Subject	Summary & Action Required		
1	FTA	VAT Credit Expiry: Immediate Action Required	VAT credits originating from Q1 2021 begin expiring under the 5-year carry-forward limit introduced by Federal Decree-Law No. 16 of 2025 (in force 1 January 2026). Businesses carrying forward unclaimed input VAT from 2021 must act immediately, since credits not claimed within the window are permanently forfeited. Action: Finance to identify all outstanding credit balances by originating tax period and file refund applications before deadlines expire.		
2	MOHRE	Emirati Minimum Wage: Deadline 30 June 2026	All Emiratis employed in the private sector must be paid a minimum of AED 6,000 per month by 30 June 2026. Enforcement from 1 July 2026: non-compliant employers face suspension of new work permits and exclusion from Emiratization target calculations. Action: HR to confirm all Emirati employment contracts and payroll are updated before the deadline and report compliance status to CFO by 15 June 2026.		
3	MOHRE	Emiratization Target: 10% by 31 December 2026	Companies with 50+ employees must reach 10% Emiratization of skilled roles by year-end 2026. Monthly fine for non-compliance: AED 9,000 per unfilled position. Fake Emiratization now treated as criminal fraud by Dubai Courts. Action: HR to provide CFO with current Emiratization rate, semi-annual checkpoint status, and projected year-end position. Nafis programme (salary support up to AED 7,000/month) ends 2026, companies should maximise enrolment before closure.		
4	FTA	E-invoicing Mandate: ASP Appointment Deadline 31 July 2026	Businesses with annual revenue ≥ AED 50 million must appoint an Accredited Service Provider (ASP) by 31 July 2026 and go live with mandatory e-invoicing by 1 January 2027. Action: Finance and IT to assess ERP readiness, initiate ASP selection, and develop an implementation project plan. Businesses should use the July 2026 pilot window for testing ahead of the January 2027 mandate.		
SECTION 2: Internal CFO Alert					
Four regulatory updates require attention this month. On the tax front, VAT credits from 2021 are now expiring under the new 5-year carry-forward rule, the finance team should identify outstanding input VAT balances immediately and file refund applications before deadlines. On e-invoicing, businesses with annual revenue of AED 50 million or more must appoint an Accredited Service Provider by 31 July 2026 ahead of the January 2027 mandatory go-live; finance and IT should initiate ERP readiness assessments now. On the employment side, Emirati salaries must reach AED 6,000 per month by 30 June 2026, with enforcement beginning on 1 July, HR is requested to confirm payroll compliance and report to the CFO by 15 June. Finally, the Emiratization target of 10% must be met by 31 December 2026; HR should provide a current headcount position and year-end forecast to enable the CFO to assess financial exposure.					

**GIA's thoughts:** Regulatory monitoring is a recurring obligation for businesses operating in the UAE. AI can support this process by summarising updates from designated sources and converting them into a structured digest for review. However, AI should not be treated as a compliance authority.

GIA uses this type of workflow to support monitoring and triage, with final interpretation and action planning remaining subject to professional and, where required, legal or compliance review.

## Use Case 3: Board Deck Preparation and Updates

### Relevant access point: Claude desktop app / chat interface

- **Objective:** To update board-deck commentary by analysing the prior month's deck, current financials, and management briefing notes in parallel, while identifying inconsistencies across the materials.

Raw Data

SOURCE 1 — Prior Month Board Deck | January 2026

SOURCE 2 — CEO Briefing Note | February 2026

SOURCE 3 — Current Month Financials | February 2026 Actuals

Line Item	Feb 2026 (AED)	Jan 2026 (AED)
Revenue	74,000,000	68,000,000
Gross Profit	28,430,000	27,200,000
Gross Margin %	38.5%	40.0%
EBITDA	10,170,000	9,520,000
EBITDA Margin %	13.7%	14.0%
Net Profit	6,120,000	5,440,000

#### Prompt

You have three document snippets; The January board pack, the February actuals, and the CEO briefing note for February. Update the financial highlights commentary with February figures. Identify any inconsistencies between what the CEO note states and what the financial data shows and produce a short inconsistency table for CFO review. Close with an updated two-paragraph board narrative.

#### Output

Output: Updated Board Commentary | February 2026

SECTION 1: Updated Financial Highlights | February 2026

Metric	January 2026	February 2026	MoM Movement
Revenue	AED 6.8M	AED 7.4M	▲ +8.8%
Gross Profit	AED 2.72M	AED 2.85M	▲ +4.7%
Gross Margin %	40.0%	38.5%	▼ -1.5%
EBITDA	AED 952K	AED 1.02M	▲ +6.8%
Net Profit	AED 544K	AED 612K	▲ +12.5%

SECTION 2: Inconsistencies Flagged for CFO Review

#	Metric	CEO Note States	Financials Show	Gap
1	Gross Margin %	Margins held steady at 40%, February gross margin consistent with January.	38.5%, 1.5% below January.	-1.50%
2	EBITDA	Projected at AED 1.1 million	February EBITDA AED 1.02 million	-AED 83k

SECTION 3: Updated Board Narrative | February 2026

1. Revenue for February closed at AED 7.4 million, an increase of 8.8% on January. Gross profit reached AED 2.85 million, however gross margin compressed to 38.5%, below January's 40.0%. This is not reflected in the CEO briefing note, which states that margins have held steady at 40%.

2. EBITDA for the month reached AED 1.02 million, below the AED 1.1 million projection in the CEO briefing note. Despite strong revenue performance, margin compression and Opex growth have offset the top-line gain.

**GIA's thoughts:** Board reporting requires consistency across numbers, commentary, and management messaging. AI can help compare prior decks, current financials, and supporting notes to prepare an initial update and flag inconsistencies. GIA uses this to reduce the time spent on manual deck preparation, while ensuring that finance professionals review the final narrative, confirm the numbers, and apply judgement before the material is shared.

## Use Case 4: Multi Document Variance Analysis

Relevant access point: Claude desktop app / chat interface

- **Objective:** To consolidate actuals, budget, and forecast revision data into a reconciled variance table, flag material adverse movements, and prepare draft explanatory commentary for review.

Raw Data						
Raw Data — Multi-Document Variance Analysis   AED						
SOURCE 1 — FY2025 Actuals   Excel						
Line Item	Q1 Actual	Q2 Actual	H1 Actual	Q3 Actual	Q4 Forecast	Full Year
Revenue	1,82,00,000	1,98,00,000	3,80,00,000	2,05,00,000	2,10,00,000	7,95,00,000
COGS	1,09,20,000	1,18,80,000	2,28,00,000	1,25,05,000	1,28,10,000	4,81,15,000
<b>Gross Profit</b>	<b>72,80,000</b>	<b>79,20,000</b>	<b>1,52,00,000</b>	<b>79,95,000</b>	<b>81,90,000</b>	<b>3,13,85,000</b>
Gross Margin %	40.00%	40.00%	40.00%	39.00%	39.00%	39.48%
Opex	45,50,000	48,50,000	94,00,000	51,30,000	52,60,000	1,97,90,000
<b>EBITDA</b>	<b>27,30,000</b>	<b>30,70,000</b>	<b>58,00,000</b>	<b>28,65,000</b>	<b>29,30,000</b>	<b>1,15,95,000</b>
EBITDA Margin %	15.00%	15.51%	15.26%	13.98%	13.95%	14.58%
<b>Net Profit</b>	<b>16,38,000</b>	<b>18,42,000</b>	<b>34,80,000</b>	<b>16,43,000</b>	<b>16,77,000</b>	<b>68,00,000</b>
SOURCE 2 — FY2025 Budget   Excel						
Line Item	Q1 Budget	Q2 Budget	H1 Budget	Q3 Budget	Q4 Budget	Full Year Budget
Revenue	1,85,00,000	2,00,00,000	3,85,00,000	2,10,00,000	2,20,00,000	8,15,00,000
COGS	1,11,00,000	1,20,00,000	2,31,00,000	1,26,00,000	1,32,00,000	4,89,00,000
<b>Gross Profit</b>	<b>74,00,000</b>	<b>80,00,000</b>	<b>1,54,00,000</b>	<b>84,00,000</b>	<b>88,00,000</b>	<b>3,26,00,000</b>
Gross Margin %	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Opex	46,25,000	49,00,000	95,25,000	52,50,000	55,00,000	2,02,75,000
<b>EBITDA</b>	<b>27,75,000</b>	<b>31,00,000</b>	<b>58,75,000</b>	<b>31,50,000</b>	<b>33,00,000</b>	<b>1,23,25,000</b>
EBITDA Margin %	15.00%	15.50%	15.26%	15.00%	15.00%	15.12%
<b>Net Profit</b>	<b>16,65,000</b>	<b>18,60,000</b>	<b>35,25,000</b>	<b>18,90,000</b>	<b>19,80,000</b>	<b>73,95,000</b>
SOURCE 3 — Q3 Forecast Revision   PDF   Issued October 2025						
Line Item	Q3 Orig. Fcst	Q3 Revised Fcst	Fcst Movement	Q4 Orig. Fcst	Q4 Revised Fcst	Fcst Movement
Revenue	2,10,00,000	2,05,00,000	-2.40%	2,20,00,000	2,10,00,000	-4.50%
<b>Gross Profit</b>	<b>84,00,000</b>	<b>80,00,000</b>	<b>-4.80%</b>	<b>88,00,000</b>	<b>81,90,000</b>	<b>-6.90%</b>
Gross Margin %	40.00%	39.00%	-100 bps	40.00%	39.00%	-100 bps
Opex	52,50,000	51,30,000	-2.30%	55,00,000	52,60,000	-4.40%
<b>EBITDA</b>	<b>31,50,000</b>	<b>28,70,000</b>	<b>-8.90%</b>	<b>33,00,000</b>	<b>29,30,000</b>	<b>-11.20%</b>
EBITDA Margin %	15.00%	14.00%	-100 bps	15.00%	13.95%	-100 bps
<b>Net Profit</b>	<b>18,90,000</b>	<b>16,43,000</b>	<b>-13.10%</b>	<b>19,80,000</b>	<b>16,77,000</b>	<b>-15.30%</b>

**Prompt**

You have three source files, FY2025 Actuals (Excel), FY2025 Budget (Excel), and the Q3 Forecast Revision (PDF). Consolidate all three into a single variance table showing each line item's H1 Actuals vs H1 Budget, and Full Year Revised Forecast vs Full Year Budget. Flag any metric where the revised forecast has moved adversely by more than 10% versus the original budget. Draft a two-point narrative explanation suitable for senior management, identifying the key drivers of variance and recommending actions for the next board review.

**Output**

Output: Consolidated Variance Analysis   FY2025   AED						
SECTION 1: Consolidated Variance Table — Actuals vs Budget vs Revised Forecast						
Line Item	H1 Budget	H1 Actuals	Actuals vs Bgt %	Full Year Budget	Revised Forecast	Rev. Fcst vs Bgt %
Revenue	3,85,00,000	3,80,00,000	-1.30%	8,15,00,000	7,95,00,000	-2.45%
<b>Gross Profit</b>	<b>1,54,00,000</b>	<b>1,52,00,000</b>	<b>-1.30%</b>	<b>3,26,00,000</b>	<b>3,13,85,000</b>	<b>-3.73%</b>
Gross Margin %	40.00%	40.00%	0 bps	40.00%	39.48%	-52 bps
<b>EBITDA</b>	<b>58,75,000</b>	<b>58,00,000</b>	<b>-1.28%</b>	<b>1,23,25,000</b>	<b>1,15,95,000</b>	<b>-5.92%</b>
EBITDA Margin %	15.26%	15.26%	0 bps	15.12%	14.58%	-54 bps
<b>Net Profit</b>	<b>35,25,000</b>	<b>34,80,000</b>	<b>-1.28%</b>	<b>73,95,000</b>	<b>68,00,000</b>	<b>-8.05%</b>
Net Profit Mgn %	9.2%	9.2%	0 bps	9.1%	8.6%	-52 bps
SECTION 2: Forecast Movements Exceeding 10% Adverse Threshold						
#	Metric	Original Forecast	Revised Forecast	Movement %		
1	Net Profit (Q4)	AED 19,80,000	AED 16,77,000	-15.30%		
2	Net Profit (Q3)	AED 18,90,000	AED 16,43,000	-13.10%		
3	EBITDA (Q4)	AED 33,00,000	AED 29,30,000	-11.20%		
SECTION 3: Narrative Commentary						
1. Revenue for FY2025 is projected to close at AED 7.95 million, 2.5% below the full-year budget of AED 8.15 million. The shortfall is driven by a downward revision to Q3 and Q4 forecasts. Gross margin has compressed 50 basis points below budget to 39.5%, indicating input cost pressure not captured in the original plan.						
2. Three line items have breached the 10% adverse movement threshold: Q4 Net Profit (-15.3%), Q3 Net Profit (-13.1%), and Q4 EBITDA (-11.2%). These variances are concentrated in the second half and suggest that margin compression identified in H1 has not been offset. Management should review the Q4 cost base and present mitigation actions at the next board meeting.						

**GIA's thoughts:** In many client engagements, actuals, budget, and forecast data sit across separate files that must be consolidated before meaningful analysis can begin. Claude handles that reconciliation, allowing GIA's review to begin at the interpretation stage.

## Use Case 5: Financial Commentary and Narrative Drafting

Relevant access point: Claude desktop app / chat interface

- **Objective:** To convert a structured financial data table into a first draft of MD&A commentary, covering executive summary, revenue, margin, cost movements, and outlook for finance review.

Raw Data								
Meridian Capital Partners — Financial Data Input								
FY2022 – FY2024 P&L and Operating Metrics   Source: Management Accounts								
INCOME STATEMENT (\$000s)								
Metric	FY2022A	FY2023A	FY2024A	YoY Δ (22-23)	YoY % (22-23)	YoY Δ (23-24)	YoY % (23-24)	
<b>Revenue</b>	<b>1,84,200</b>	<b>2,07,500</b>	<b>2,41,800</b>	<b>23,300</b>	<b>12.6%</b>	<b>34,300</b>	<b>16.6%</b>	
Product Revenue	1,18,300	1,36,400	1,62,900	18,100	15.3%	26,500	19.4%	
Services Revenue	65,900	71,100	78,900	5,200	7.9%	7,800	11.0%	
<b>Cost of Revenue</b>	<b>82,400</b>	<b>91,300</b>	<b>1,03,600</b>	<b>8,900</b>	<b>10.8%</b>	<b>12,300</b>	<b>13.5%</b>	
<b>Gross Profit</b>	<b>1,01,800</b>	<b>1,16,200</b>	<b>1,38,200</b>	<b>14,400</b>	<b>14.1%</b>	<b>22,000</b>	<b>18.9%</b>	
<b>Operating Expenses</b>	<b>58,200</b>	<b>64,700</b>	<b>71,400</b>	<b>6,500</b>	<b>11.2%</b>	<b>6,700</b>	<b>10.4%</b>	
Sales & Marketing	24,600	27,300	29,800	2,700	11.0%	2,500	9.2%	
R&D	19,400	21,900	25,100	2,500	12.9%	3,200	14.6%	
G&A	14,200	15,500	16,500	1,300	9.2%	1,000	6.5%	
<b>EBITDA</b>	<b>43,600</b>	<b>51,500</b>	<b>66,800</b>	<b>7,900</b>	<b>18.1%</b>	<b>15,300</b>	<b>29.7%</b>	
<b>D&amp;A</b>	<b>8,200</b>	<b>8,900</b>	<b>9,400</b>	<b>700</b>	<b>8.5%</b>	<b>500</b>	<b>5.6%</b>	
<b>EBIT</b>	<b>35,400</b>	<b>42,600</b>	<b>57,400</b>	<b>7,200</b>	<b>20.3%</b>	<b>14,800</b>	<b>34.7%</b>	
<b>Interest Expense</b>	<b>4,100</b>	<b>3,800</b>	<b>3,200</b>	<b>(300)</b>	<b>(7.3%)</b>	<b>(600)</b>	<b>(15.8%)</b>	
<b>EBT</b>	<b>31,300</b>	<b>38,800</b>	<b>54,200</b>	<b>7,500</b>	<b>24.0%</b>	<b>15,400</b>	<b>39.7%</b>	
<b>Tax Expense</b>	<b>7,800</b>	<b>9,700</b>	<b>13,500</b>	<b>1,900</b>	<b>24.4%</b>	<b>3,800</b>	<b>39.2%</b>	
<b>Net Income</b>	<b>23,500</b>	<b>29,100</b>	<b>40,700</b>	<b>5,600</b>	<b>23.8%</b>	<b>11,600</b>	<b>39.9%</b>	
Headcount	820	940	1,070	120	14.6%	130	13.8%	
Customer Count	4,200	5,100	6,400	900	21.4%	1,300	25.5%	
ARR (\$000s)	62,400	74,800	91,200	12,400	19.9%	16,400	21.9%	
NRR %	11.2%	11.8%	12.4%	+0.0pp	+0.0pp	+0.0pp	+0.0pp	
Churn Rate %	5.8%	5.2%	4.4%	(0.0pp)	(0.0pp)	(0.0pp)	(0.0pp)	

### Prompt

You are a senior CFO preparing a board-ready MD&A. Below is our FY2022–2024 financial data table. Write polished, concise commentary (3 points) for: (1) Executive Summary, (2) MD&A Commentary. Use specific dollar figures and basis-point comparisons throughout. Maintain a confident, institutional tone appropriate for a private equity board pack. Flag any metrics that are materially below prior year or budget with a [MGMT NOTE] tag.

### Output

Meridian Capital Partners — MD&A Board Commentary					
FY2024 Full Year Results   Prepared for Board Review   Confidential & Privileged					
1. KPI SNAPSHOT (figures auto-linked from Raw Data tab)					
KPI	FY2022A	FY2023A	FY2024A	YoY Δ (FY24 vs FY23)	Commentary
Revenue (\$000s)	1,84,200	2,07,500	2,41,800	+\$34.3M / +16.5%	Broad-based growth; Product +19.4%, Services +10.9%
Gross Profit (\$000s)	1,01,800	1,16,200	1,38,200	+\$22.0M / +18.9%	130bps margin improvement, platform scale driving efficiency
Gross Margin %	55.3%	56.0%	57.1%	+114bps	Approaching 58% medium-term target
EBITDA (\$000s)	43,600	51,500	66,800	+\$15.3M / +29.7%	Ahead of budget; fastest absolute growth in company history
EBITDA Margin %	23.7%	24.8%	27.6%	+280bps	Best-in-class; margin expansion, OpEx leverage of ~500bps
Net Income (\$000s)	23,500	29,100	40,700	+\$11.6M / +39.9%	Strong net leverage; effective tax rate stable at ~20%
ARR (\$000s)	62,400	74,800	91,200	+\$16.4M / +21.9%	Exceeds \$90M milestone; enterprise cohort driving upsell
NRR %	11.2%	11.8%	12.4%	+60bps	Best-in-class; reflects strong expansion and low churn
Customer Count	4,200	5,100	6,400	+1,300 / +25.5%	Net adds accelerating; enterprise now 34% of revenue base
Headcount	820	940	1,070	+130 / +13.8%	Hiring discipline maintained; revenue/FTE up 7.0% YoY
2. EXECUTIVE SUMMARY					
1. Meridian Capital Partners delivered a record financial performance in FY2024, generating revenue of \$241.8M, an increase of 16.5% YoY and EBITDA of \$66.8M, at 27.6% margin. Net income grew 39.9% to \$40.7M.					
2. The year was defined by three structural themes: (i) accelerating enterprise adoption of the Company's SaaS platform, evidenced by ARR growth of 21.9% to \$91.2M and net revenue retention reaching 124%; (ii) disciplined cost management, with total OpEx growing only 10.4% against 16.5% revenue growth; and (iii) deliberate headcount investment, with the team expanding from 840 to 1,070 FTEs.					
3. Management enters FY2025 with strong visibility into recurring revenue, a healthy pipeline and enterprise contracts in late-stage negotiation. The Company is well-positioned to sustain double-digit growth while continuing to expand EBITDA margins.					
3. MD&A Commentary					
1. FY2024 revenue of \$241.8M grew 16.5% year-over-year, marking the fourth consecutive year of double-digit organic growth and the Company's highest-ever organic growth rate. The acceleration versus FY2023's growth rate of 12.7% reflects a favorable mix shift toward higher-value enterprise contracts.					
2. EBITDA margin of 27.6% represents a 280 basis-point improvement over FY2023. Total OpEx of \$71.4M grew only 10.4% against revenue growth of 16.5%, generating approximately 600 basis points of operating expense leverage. S&M grew \$2.5M (+9.2%), R&D grew \$3.2M (+14.6%), and G&A of \$16.5M grew only 6.5%, reflecting management's ongoing discipline on overhead. The combination of gross margin expansion and OpEx leverage drove the step-change in EBITDA margins.					
3. Entering FY2025, the Company is well-positioned to sustain double-digit revenue growth supported by: (i) an ARR base of \$91.2M providing strong recurring revenue visibility; (ii) Enterprise contracts in late-stage negotiation with expected close dates in H1 FY2025; and (iii) the planned launch of new products in Q2 FY2025, which management expects to expand addressable market.					

**GIA's thoughts:** MD&A drafting is one of the most time-intensive stages of reporting. AI can help convert financial inputs into structured first-draft commentary, allowing finance teams to begin from an organised narrative rather than a blank page.

GIA uses this to reduce drafting time, while retaining responsibility for review, challenge, interpretation, and final sign-off.

The examples above show how AI can support reporting, analysis, monitoring, and document preparation when embedded into defined finance workflows. The common principle across these use cases is that AI supports preparation; it does not replace review.

In GIA's experience, the strongest results come when recurring prompts are standardized, outputs are reviewed through defined gates, and finance professionals remain accountable for final judgement.

### **Power Tip: Using Prompt Shortcuts to Standardise Recurring Finance Workflows**

Frequently used prompts can be saved as shortcuts and reused across reporting cycles. Instead of reconstructing the same instruction each time, the full workflow prompt can be stored, standardized, and triggered quickly by the team.

GIA uses this approach for recurring finance tasks such as monthly commentary, regulatory digests, variance analysis, and board pack updates. The benefit is not only speed. It is consistency. A governed prompt library helps ensure that similar tasks are performed in a similar way across clients, team members, and reporting periods.

Over time, these prompts become institutional workflow assets rather than individual shortcuts.

## Uses of Other AI Tools in Finance

### The CFO's AI Toolkit: Choosing the Right Tool for the Right Task

The use cases above show how AI can support finance workflows such as reporting, variance analysis, board pack preparation, and commentary drafting. However, AI adoption should not be built around a single tool. Different tasks require different capabilities, and the value for CFOs lies in designing the workflow first, then selecting the tool that best supports each stage.

Beyond document-heavy reporting and drafting workflows, three other tools are particularly relevant for finance teams: ChatGPT, Perplexity, and Gemini.

**ChatGPT** is well suited to structured reasoning, spreadsheet support, research synthesis, policy drafting, and analytical documentation.

**Perplexity** is useful where the task depends on current external information, source-backed market updates, sector tracking, and counterparty research.

**Gemini** is most relevant where finance workflows sit inside Google Workspace, including Gmail, Docs, Sheets, Slides, and Drive-linked documents.

The sections below outline practical use cases for these tools within the broader CFO toolkit.

# ChatGPT

ChatGPT is most useful where finance teams need structured reasoning, research synthesis, spreadsheet support, or documentation drafting. Its value lies in helping convert broad inputs into organised first drafts, formulas, frameworks, and analytical outputs that can then be reviewed by finance professionals.

## Use Case 6: Deep Research and Company Profiling

- Objective:** To generate a first-draft investment or counterparty profile using public information, covering business overview, investment merits, risk flags, customer profile, and available financial information.

**Prompt**

You are a financial analyst. Using publicly available information, prepare a one-page investment profile for NorthBridge Industrial Solutions. Cover the following: a short company overview, key highlights including client concentration, founder and CEO name, and latest revenue, three investment merits, three risk flags, the ideal customer profile, and a financial snapshot table showing Revenue, EBITDA and Margin for 2023A, 2024A and 2025 YTD. Output should be IC-ready and presentable.

**Output**

### NorthBridge Industrial Solutions

Outsourced maintenance, inspection and reliability services for industrial plants

Houston, TX

142 employees

Founder-led

YTD EBITDA Margin 22.0%

---

**COMPANY OVERVIEW**

Provides outsourced maintenance, inspection and reliability support to power, chemicals and manufacturing sites across the Southern U.S.

**HIGHLIGHTS**

- Top 5 clients = 58% of revenue
- Founder & CEO: Mark Ellison
- 2024A revenue: \$21.4 Mn

**INVESTMENT MERITS**

- Mission-critical service tied to plant uptime
- Integrated maintenance + inspection offering
- Profitable growth with repeat customer activity

**RISK FLAGS**

- Meaningful customer concentration
- Skilled-labor availability may constrain scaling
- Project timing can affect quarterly earnings

**IDEAL CUSTOMER PROFILE**

- Mid-to-large industrial operators
- Need lower downtime and faster response
- Buyers: plant and maintenance leaders

**FINANCIAL SNAPSHOT (\$MN)**

Metric	2023A	2024A	2025YTD
Revenue	18.6	21.4	11.8
EBITDA	3.9	4.7	2.9
Margin	21.0%	22.0%	24.6%

**Synthesis**

ChatGPT produces a structured, one-page investment profile for NorthBridge Industrial Solutions, organised into six clearly labelled sections: company overview, highlights, investment merits, risk flags, ideal customer profile, and a three-year financial snapshot covering revenue, EBITDA, and margin. Key header metrics like headcount, location, ownership structure, and EBITDA margin are surfaced immediately at the top, allowing a reader to assess the business at a glance before reviewing the detail.

**GIA's thoughts:** First-pass profiling of acquisition targets, new counterparties, or investment opportunities is a necessary but time-consuming step. ChatGPT compresses this into a structured one-page brief, allowing GIA's review to begin with context already established.

## Use Case 7: Excel Formula Generation and Data Cleaning

- **Objective:** To generate Excel formulas and data-cleaning logic that convert raw spreadsheet data into a structured, analysis-ready format.

### Raw Data

**Excel Formula Generation & Data Cleaning - Input Data**  
*Payment Extract vs Vendor Master - vendor codes contain extra spaces causing VLOOKUP failures*

Payment Extract (Source Sheet)			Vendor Master Sheet	
Vendor Code	Amount (INR)	Status	Vendor Code	Vendor Name
VND001	1,24,500	Pending	VND001	Apex Logistics Pvt. Ltd.
VND002	87,200	Pending	VND002	BlueStar Supplies Co.
VND003	2,06,800	Pending	VND003	Crestview Consulting LLP
VND004	54,300	Pending	VND004	Delta Office Interiors
VND005	1,78,900	Pending	VND005	Enviro Facilities Mgmt

**Data Issue Identified:** Vendor codes in the Payment Extract contain leading/trailing spaces. VLOOKUP returns #N/A because the codes do not match exactly. Wrapping the lookup value in TRIM() removes whitespace before the match is performed.

**Before:** `=VLOOKUP(A2, 'Vendor Master'!A:B, 2, FALSE)` → Returns #N/A

**After:** `=VLOOKUP(TRIM(A2), 'Vendor Master'!A:B, 2, FALSE)` → Returns vendor name

### Prompt

*You are a financial analyst with proficiency in excel and a strong data analytical background. I have a payment sheet where column A contains vendor codes, but some codes have extra spaces. In the vendor master sheet, column A has clean vendor codes and column B has vendor names. Give me an Excel formula using VLOOKUP that also handles the data cleaning issue.*

### Output

**Generated Formula**

`=VLOOKUP (TRIM (A2) , 'Vendor Master' !A:B , 2 , FALSE)`

**Formula Breakdown**

<b>TRIM (A2)</b>	Strips all leading and trailing spaces from the vendor code in column A before the lookup executes.
<b>'Vendor Master' !A:B</b>	References columns A and B of the Vendor Master sheet as the lookup range.
<b>2</b>	Returns the value from the second column of the range - the vendor's name.
<b>FALSE</b>	Enforces an exact match. The function will not return approximate results.

**Resolved Output - Payment Extract with Vendor Names Populated**

Raw Code (Col A)	TRIM Result	Vendor Name (VLOOKUP)	Amount (INR)	Status
VND001	VND001	Apex Logistics Pvt. Ltd.	1,24,500	Matched
VND002	VND002	BlueStar Supplies Co.	87,200	Matched
VND003	VND003	Crestview Consulting LLP	2,06,800	Matched
VND004	VND004	Delta Office Interiors	54,300	Matched
VND005	VND005	Enviro Facilities Mgmt	1,78,900	Matched

**GIA's thoughts:** Raw exports from accounting systems are rarely analysis ready. They often require cleaning, reformatting, mapping, and formula logic before they can be used. ChatGPT can help accelerate this preparation stage by suggesting formulas, cleaning steps, and structuring logic.

GIA uses this as a support tool, with the final formulas and outputs tested before being incorporated into working file.

## Use Case 8: Policy Drafting

- **Objective:** To draft a structured first version of a finance policy or SOP based on defined business requirements and control considerations.

**Raw Data**

**Policy Drafting Input - Expense Reimbursement & Payment Approval Policy**  
Entity Type: Family Office | Currency: INR | Policy Version: Draft v1

Parameter	Threshold / Rule	Detail
Approval - Level 1	Below INR 50,000	Finance Manager approval sufficient
Approval - Level 2	INR 50,000 – INR 5 Lakh	CFO approval required
Approval - Level 3	Above INR 5 Lakh	Joint approval: CFO and Principal
Supporting Documents	Mandatory for all claims	Valid invoice, proof of payment, and business justification
Personal Expenses	Not permitted	Must not be booked to entity accounts

**Prompt**

*Draft an Expense Reimbursement and Payment Approval Policy for a family office. Reimbursements below INR 50,000 can be approved by the Finance Manager. Payments from INR 50,000 to INR 5 lakh require approval from the CFO. Payments above INR 5 lakh require approval from both the CFO and the Principal. All claims must have invoices and business justification. Personal expenses must not be booked in entity accounts.*

**Output**

**Expense Reimbursement & Payment Approval Policy**  
Family Office | Effective: April 2025 | Version: 1.0 | Approved by: [Principal]

---

- 1. Scope**  
This policy applies to all reimbursement claims and payment requests submitted to the family office, including operational expenses, vendor payments, and staff reimbursements.
- 2. Supporting Documentation**  
All claims must be accompanied by a valid supporting invoice or receipt, proof of payment, and a written business justification. Incomplete submissions will not be processed.
- 3. Approval Authority**  
Claims below INR 50,000 may be approved by the Finance Manager. Claims between INR 50,000 and INR 5,00,000 require CFO approval. Payments exceeding INR 5,00,000 require joint approval from the CFO and the Principal.
- 4. Personal Expenses**  
Personal expenses are not permitted to be charged to entity accounts. Any claim identified as personal in nature will be rejected and returned to the claimant without processing.
- 5. Compliance**  
Non-compliance with this policy may result in claim rejection, delay of payment, or escalation to the Principal. The Finance Manager is responsible for ensuring adherence prior to processing.

**GIA's thoughts:** For founders and growing businesses, finance policies are often created only after a control gap becomes visible. ChatGPT can help prepare a structured first draft of policies such as expense approval, delegation of authority, procurement, cash management, or month-end close procedures.

GIA's role is to tailor the draft to the client's operating model, risk profile, and governance requirements before implementation.

# Perplexity

Perplexity is useful for finance workflows that require current external information. This includes market updates, analyst commentary, company news, sector tracking, and counterparty screening. Its value lies in accelerating source-backed research, but the quality of the output still depends on the reliability, recency, and relevance of the sources used.

For CFOs, Perplexity should be treated as a research acceleration tool, not as a substitute for source review or professional judgement.

## Use Case 9: Real Time Market Intelligence

- Objective:** To synthesise current market data, analyst views, and recent news into a concise, source-backed dashboard for finance leadership.

**Prompt**

*You are a global markets analyst preparing a one-page market dashboard for a CFO advisory audience. Using the latest market data, prepare a "Market Monitor: Global Snapshot" covering the following: summary tiles for six major benchmarks / asset classes (for example S&P 500, Nasdaq, Nifty 50, Nikkei 225, Gold, and Bitcoin) with latest level and period return, three regional panels for US, Europe, and Asia Pacific showing key indices with current levels and performance, a YTD global heat map of major indices, a multi-period performance table showing MTD, YTD, 2025, 3Y and 5Y returns for selected benchmarks, and a simple sector performance chart for the S&P 500. The output should be clean, premium, and presentation-ready for HNIs and senior finance professionals*

**Output**

**Market Monitor** Global Snapshot

Date Apr 10, 2026 Source Bloomberg LIVE

S&P 500 6,816.9 <span style="color: green;">+4.5%</span>	NASDAQ 25,116 <span style="color: green;">+5.8%</span>	NIFTY 50 24,050 <span style="color: green;">+7.7%</span>	NIKKEI 56,924 <span style="color: green;">+11.5%</span>	GOLD \$4,751 <span style="color: green;">+2.3%</span>	BITCOIN \$72,979 <span style="color: green;">+7.9%</span>
--	--	--	---	---	---

**US INDICES** USD

S&P 500	6,816.9	<span style="color: green;">+4.5%</span>
Nasdaq 100	25,116.3	<span style="color: green;">+5.8%</span>
Dow Jones	47,916.6	<span style="color: green;">+3.5%</span>
Russell 2000	2,630.6	<span style="color: green;">+5.4%</span>

**EUROPE** EUR/GBP

Euro Stoxx 50	5,926.1	<span style="color: green;">+6.6%</span>
DAX	23,804	<span style="color: green;">+5.0%</span>
FTSE 100	10,600	<span style="color: green;">+4.3%</span>
MSCI Euro ex-UK	240.4	<span style="color: green;">+5.9%</span>

**ASIA PACIFIC** LOCAL

Nikkei 225	56,924	<span style="color: green;">+11.5%</span>
Hang Seng	25,893	<span style="color: green;">+4.5%</span>
KOSPI	5,858.9	<span style="color: green;">+16.0%</span>
Shanghai	3,986.2	<span style="color: green;">+2.4%</span>

**YTD HEAT MAP – GLOBAL INDICES** QTD returns in USD where applicable

S&P 500	Nasdaq	Russell	Dow	MSCI Wid	MSCI ACWI	MSCI EAFE
-0.1%	-0.3%	+6.4%	+0.2%	+6.2%	+2.5%	+6.3%
Stoxx 50	DAX	FTSE 100	MSCI EU	Nikkei	Hang Seng	KOSPI
+2.9%	-2.8%	+7.9%	+3.6%	+13.9%	+1.4%	+39.7%
Shanghai	MSCI China	Nifty 50	MSCI APAC	MSCI Brazil	MSCI EM	MSCI LatAm
+0.6%	-4.3%	-7.8%	+9.8%	+29.4%	+10.7%	+23.7%

**MULTI-PERIOD PERFORMANCE**

INDEX	MTD	YTD	2025	3Y	5Y
MSCI World Ex US	+7.0%	+6.2%	+16.8%	+17.7%	+10.0%
S&P 500	+4.5%	-0.1%	+17.6%	+20.0%	+14.0%
Nasdaq 100	+5.8%	-0.3%	+23.9%	+25.3%	+19.1%
Nikkei 225	+11.5%	+13.9%	+20.8%	+29.5%	+16.0%
Euro Stoxx 50	+6.6%	+2.9%	+14.1%	+14.8%	+9.9%
FTSE 100	+4.3%	+7.9%	+17.5%	+15.0%	+9.0%
Hang Seng	+4.5%	+1.4%	+31.4%	+12.7%	+5.7%

**S&P 500 SECTORS – YTD %** USD

**GIA's thoughts:** For clients making treasury, investment, capital allocation, or financing decisions, current market context is essential. Perplexity can help gather and summarise recent market data, analyst views, and relevant news into a structured update. GIA uses this as a starting point for market intelligence, with source quality, dates, and relevance reviewed before the output is used in client discussions.

## Use Case 10: Sector and Market Tracking

- Objective:** To track market data on listed companies and sectors, including individual firm ratings, price targets, and upside percentages, and produce a synthesised narrative covering the dominant bull and bear cases and material recent news, with all sources cited and ready for use.

**Prompt**

*You are a financial analyst, now search for the current analyst consensus on Apple Inc. (AAPL). Pull the live breakdown of bullish, neutral and bearish ratings, individual firm names, analyst names, 52-week price targets, upside percentages and rating dates. Summarise the analyst view as a written narrative, covering the dominant bull thesis, cautious stances, and any recent news events that have materially affected the stock price. Cite all sources.*

**Output**

Analyst Consensus			Analyst 52W Price Targets				
CONSENSUS	BULLISH	NEUTRAL	BEARISH	US\$248	US\$258.9	US\$305.38	US\$350
Buy	15	4	1	Low	Current	Average	High
	75.0%	20.0%	5.0%				
Firm	Analyst	Rating	52W Price Target	Upside	Date		
Wedbush	Dan Ives	Outperform	US\$350 from US\$350	35.2%	31/03/2026		
Wedbush	Daniel Ives	Outperform	US\$350 from US\$350	35.2%	27/03/2026		
Morgan Stanley	Erik Woodring	Overweight	US\$315 from US\$315	21.7%	23/03/2026		
B of A Securities	Wamsi Mohan	Buy	US\$320 from US\$325	23.6%	23/03/2026		

**Analyst Ratings Synthesis**

Wall Street remains broadly bullish on AAPL, with 75% of analysts rating the stock a Buy, 20% Neutral, and just 5% Bearish — a clear consensus Buy across 20 total ratings. The average price target stands at \$305.38, with a median of \$315.00, suggesting meaningful upside from current levels, while the target range spans from a bull case of \$350 to a bear case of \$248. Among the most vocal bulls, Wedbush's Dan Ives has repeatedly reaffirmed his Outperform rating and street-high \$350 price target, while Morgan Stanley, JP Morgan, B of A Securities, and TD Cowen all maintain Overweight/Buy ratings with targets in the \$315–\$325 range — though B of A did trim its target slightly from \$325 to \$320. On the cautious end, Barclays remains the lone Underweight with a \$248 target, while Rosenblatt and DA Davidson hold Neutral stances around \$268–\$270. Recent news around potential foldable iPhone delays and a China patent dispute has weighed on the stock, which dropped roughly 5%, but the dominant analyst view continues to reflect confidence in Apple's long-term product roadmap, including its anticipated foldable device launch.

**Synthesis**

Perplexity returns a live, structured market intelligence brief on Apple Inc., combining a real-time price dashboard, key trading metrics, and a full analyst consensus breakdown across 20 rated firms. The output separates bullish, neutral, and bearish positions, surfaces individual firm targets and upside percentages, and synthesises the dominant analyst narrative, covering the bull case, cautious stances, and recent news events such as foldable iPhone delays and a China patent dispute, into a single, cited view that a CFO or investment committee can use to reduce preparation time.

**GIA's thoughts:** Sector monitoring is rarely a one-off exercise for GIA's clients. It requires regular tracking of market data, analyst sentiment, company news, and sector-level risks.

AI-supported monitoring helps convert a fragmented research process into a structured, source-backed update that can be reviewed by GIA and used in advisory discussions.

## Use Case 11: Counterparty Research

- Objective:** To prepare a one-page supplier risk brief ahead of a negotiation using company registry data, published financials, credit information, and latest news, covering financial health, material risk flags, and a concise summary.

Raw Data — Supplier Risk Research   Gulf Construct LLC   20 March 2026			
<b>SOURCE 1 — Company Overview   Company Website</b>			
Field	Detail		
Registered Name	Gulf Construct LLC		
Jurisdiction	UAE Mainland — Dubai		
Trade Licence No.	DED-2011-084321		
Year Established	2011		
Ownership	Private — Al Rashidi Family (est. 80%), minority partner undisclosed		
Primary Activity	Civil construction and MEP contracting		
<b>SOURCE 2 — Financial Snapshot   Annual Report / Credit Bureau</b>			
Metric	FY2023	FY2024	
Revenue (AED)	3,20,00,000	2,85,00,000	
Gross Margin %	22.00%	18.50%	
Net Profit / (Loss)	18,00,000	-4,20,000	
Debt / Equity	1.2x	1.8x	
Current Ratio	1.4x	1.1x	
<b>SOURCE 3 — Recent News &amp; Developments   Public Web Sources</b>			
Date	Source	Headline	Relevance
Jan 2026	Gulf News	Gulf Construct LLC exits Ras Al Khaimah joint venture	Potential contraction in operational footprint
Nov 2025	Arabian Business	Delay reported on Dubai South warehouse project.	Raises questions on project delivery reliability
Sep 2025	Company press release	New AED 45M contract awarded of Abu Dhabi	Positive pipeline signal; execution capacity unclear

### Prompt

You are a financial analyst preparing a supplier risk brief ahead of a contract negotiation. Using publicly available sources, including the supplier's company registry details, published financial statements or credit bureau data, and recent news. Produce a one-page risk brief covering: Company overview and ownership, key financial metrics for the last two years, material recent developments, and a risk flags table. Close with a one-paragraph analyst summary and a recommended negotiating position.

### Output

Supplier Risk Brief   Gulf Construct LLC   Prepared: 20 March 2026			
<b>SECTION 1: At a Glance</b>			
Field	Detail		
Entity	Gulf Construct LLC — UAE Mainland, Dubai		
Ownership	Private — Al Rashidi Family-controlled		
Core Activity	Civil construction and MEP contracting		
Years Operating	14 years (est. 2011)		
Overall Risk	Medium		
<b>SECTION 2: Financial Health</b>			
Metric	FY2023	FY2024	Assessment
Revenue	AED 3.20M	AED 2.85M	Revenue declined 10.9% year-on-year
Gross Margin	22.00%	18.50%	Compressed
Net Profit	AED 0.18M	(AED 0.04M)	Moved to net loss in FY2024
Debt / Equity	1.2x	1.8x	Leverage increasing
Current Ratio	1.4x	1.1x	Declining
<b>SECTION 3: Risk Flags</b>			
#	Risk Area	Observation	Severity
1	Financial	Net loss in FY2024; leverage ratio risen to 1.8x; liquidity tightening	High
2	Delivery	Reported delay on Dubai South project in Nov 2025	High
3	Strategic	Exit from RAK joint venture signals possible retrenchment in pipeline	Medium
4	Ownership	Minority ownership structure undisclosed.	Medium
<b>SECTION 4: Analyst Summary</b>			
Gulf Construct LLC has shown financial deterioration over the past two years, moving from marginal profitability to a net loss in FY2024, with gross margin compressing and leverage rising to 1.8x. A reported delivery dispute on the Dubai South project and the exit from a RAK joint venture reinforce concerns around execution reliability. Ahead of any negotiation, it is recommended to seek a performance bond, impose milestone-based payment terms rather than advance payments, and request audited FY2024 financials as a condition of contract. Proceed with caution and limit initial contract exposure until delivery track record is re-established.			

**GIA's thoughts:** Counterparty screening is an important risk management step, but it is often delayed because the information sits across multiple public sources. Perplexity can help aggregate financial, reputational, and commercial information into a structured first draft.

GIA then reviews the source quality, flags gaps, and determines whether deeper diligence is required before commercial or financing decisions are made.

# Gemini

Gemini is most relevant where finance workflows are already embedded within Google Workspace. Its value lies in supporting work across Gmail, Docs, Sheets, Slides, and Drive-linked documents without requiring teams to move constantly between separate systems.

For clients that operate primarily in Google Workspace, Gemini can reduce friction in document review, email summarization, spreadsheet analysis, and multimodal review. However, Workspace-native access does not remove the need for data governance, confidentiality controls, and human review.

## Use Case 12: Google Workspace Native Analysis

- Objective:** To analyse and summarise finance-related content across Gmail, Docs, Sheets, and Slides within a single Workspace-native workflow.

**Raw Data**

**Google Workspace Native Analysis - Cross-App Capital Call Reconciliation**  
Disconnected state: Capital call email unread in Gmail | Investment tracker in Google Sheets showing stale unfunded balance

**Gmail - Inbox**

**inbox** 3 **Blue-Chip Ventures** Apr 14  
**Capital Call Notice - 2024 Tech Fund**  
 We are initiating a capital call for \$250,000 due May 1st...

Starred

Sent

**Drafts** 1 **Fund Admin** Mar 28  
 Q1 Capital Statement - 2023 PE Fund

Funds

**HDFC Securities** Mar 15  
 Portfolio Valuation - March

**Tax Advisory LLP** Mar 10  
 Advance Tax Memo - FY2025

**Google Sheets - Master Investment Tracker**  
D2 = \$1,000,000

	A	B	C	D
	Fund Name	Commitment	Called to Date	Unfunded
2	2024 Tech Fund	\$1,500,000	\$500,000	\$1,000,000
3	2022 Growth Fund	\$2,000,000	\$1,800,000	\$200,000
4	2023 Infra Fund	\$750,000	\$375,000	\$375,000
5	2021 PE Fund II	\$3,000,000	\$3,000,000	\$0

Disconnected State: The capital call notification and the investment tracker are in separate applications with no live link. Cell D2 shows \$1,000,000, the balance has not been reduced by the new \$250,000 call.

**Prompt**

You are a cross-application finance assistant with access to Gmail and the active Google Sheet. Search my Gmail inbox for the most recent capital call notice from Blue-Chip Ventures. Identify the fund name, the call amount, and the due date stated in the email. Then locate the corresponding row in this Google Sheet - the Master Investment Tracker - where the Fund Name matches. In column D (Remaining Unfunded Commitment), subtract the capital call amount from the current balance and update the cell with the new figure. Finally, confirm the action taken, state the updated balance, and ask whether I would like you to draft a payment confirmation email to the fund manager.

**Output**

**Gemini Side Panel - Integrated Response**

**Gemini - Step Trace**

- 1 Email Located

Sender: Blue-Chip Ventures  
 Date: 14 April 2025  
 Subject: Capital Call Notice - 2024 Tech Fund
- 2 Data Extracted

Call Amount: \$250,000  
 Fund: 2024 Tech Fund  
 Due Date: 1 May 2025
- 3 Calculation

\$1,000,000 Current Unfunded  
 - \$250,000 Capital Call  
 = \$750,000 New Balance
- 4 Cell Updated

Sheet: Master Investment Tracker  
 Cell D2 → \$750,000  
 Timestamp: 14 Apr 2025, 11:32

*I have located the email from Blue-Chip Ventures dated 14 April 2025. A capital call of \$250,000 has been raised against the 2024 Tech Fund, due 1 May 2025. Cell D2 in the Master Investment Tracker has been updated from \$1,000,000 to \$750,000. Would you like me to draft a payment confirmation email to the fund manager?*

**Updated Sheet - Cell D2 Written**

Fund Name	Commitment	Called to Date	Unfunded
2024 Tech Fund	\$1,500,000	\$750,000	\$750,000
2022 Growth Fund	\$2,000,000	\$1,800,000	\$200,000
2023 Infra Fund	\$750,000	\$375,000	\$375,000
2021 PE Fund II	\$3,000,000	\$3,000,000	\$0

**Reconciliation Summary**

Fund: 2024 Tech Fund  
 Call Amount: \$250,000  
 Prior Unfunded: \$1,000,000  
 New Unfunded: **\$750,000**  
 Due Date: 1 May 2025  
 Cell Updated: D2

**Suggested Next Actions**

- Draft payment confirmation to fund manager
- Log wire instruction in treasury system
- Notify Portfolio Manager of balance update
- Set reminder for 1 May 2025 due date

**GIA's thoughts:** For clients whose finance workflows sit primarily inside Google Workspace, switching between tools can create version control and workflow friction. Gemini can help surface information, summarise documents, and support analysis within the client's existing environment. GIA uses this where it improves workflow continuity, while ensuring that confidential information and access permissions remain appropriately controlled.

## Use Case 13: Document Reviews (Prospectus and Term Sheets)

- **Objective:** To review prospectuses and term sheets, extract key commercial and structural terms, and summarise the points most relevant to finance and deal review.

**Raw Data**

**Document Review — Private Placement Memorandum (PPM) Excerpt**  
Source: Global Infrastructure Alpha Fund — PPM, 200+ pages | Sections 7.2, 8.1, 12 extracted for review

**Section 7.2 — Management Fees**

The Fund shall pay the General Partner a quarterly Management Fee in arrears. During the Investment Period, the fee shall be 2.0% per annum of the Capital Commitment. Following the termination of the Investment Period, the fee shall be 1.5% of the Acquisition Cost of Unrealized Investments.

**Section 8.1 — Distribution Waterfall**

Distributions will be made: (i) First, 100% to Limited Partners until they have received a 10% compounded annual return (the "Preferred Return"); (ii) Second, 100% to the General Partner until it has received 20% of the total profits (the "GP Catch-up"); and (iii) Thereafter, 80% to Limited Partners and 20% to the General Partner.

**Section 12 — Liquidity**

The Fund has a term of 10 years. Investors have no right to withdraw capital or terminate their interest prior to the dissolution of the Fund.

**Prompt**

*You are a finance analyst reviewing a Private Placement Memorandum on behalf of an HNI family office client. Analyze this prospectus excerpt. Provide a structured snapshot of the fee structure, the hurdle rate, and the liquidity terms. For each feature, include a CFO Flag where the terms are non-standard, carry hidden cost risk, or require attention before the client commits capital.*

**Output**

**INVESTMENT SNAPSHOT— Global Infrastructure Alpha Fund**

Feature	Detail	CFO Analysis
<b>Management Fee</b>	2.0% p.a. (Investment Period) 1.5% p.a. (Post-Investment Period)	<b>FLAG:</b> Fee base shifts from Capital Commitment to Acquisition Cost of Unrealized Investments after the Investment Period. Fees will not naturally decline as assets depreciate.
<b>Preferred Return</b>	10% compounded per annum	Above market standard of 8%. Favourable to Limited Partners — capital is better protected before the GP participates in profits.
<b>Carried Interest</b>	20% with 100% GP Catch-up	Standard '2 and 20' structure. GP Catch-up is 100%, meaning the GP receives 100% of distributions in the second tier until it reaches 20% of total profits.
<b>Fund Term</b>	10 years	<b>FLAG:</b> No early withdrawal rights. Capital is fully illiquid for the fund's duration. Client must be advised that this commitment cannot be unwound prior to dissolution.

**Executive Summary**

The fund offers a high preferred return of 10%, which provides a strong safety net for the client's capital before the General Partner participates in profits. However, the management fee structure warrants close attention: while the rate drops from 2.0% to 1.5% after the Investment Period, the fee base shifts from Capital Commitment to the Acquisition Cost of Unrealized Investments. This means fees will not naturally decrease as the portfolio matures or as assets decline in value — a material hidden cost risk that should be modelled for the client prior to commitment. The 10-year term with no early withdrawal rights further reinforces the need for the client to have no anticipated liquidity need from this capital over the fund's life.

**GIA's thoughts:** When clients are evaluating financing structures or transaction documents, speed and precision in document review are important. Gemini can help extract key terms, identify recurring clauses, and organise material points into a reviewable format. GIA's role is to assess the financial and commercial implications, identify areas requiring specialist review, and ensure that decisions are not based solely on AI-generated summaries.

## Use Case 14: Multimodal Review of Scanned Invoices

- **Objective:** To extract, interpret, and structure key data from scanned invoices and other image-based financial documents for review and processing.

**Raw Data**

**Multimodal Review - Scanned Contractor Invoice (Villa Renovation)**  
Source: Low-quality JPG scan - handwritten annotations present

### INVOICE

Crestridge Construction Ltd. 14 Harbour View Road, Singapore 098765 Tel: +65 6234 5678	Invoice No: INV -2024-0312 Date: 14 March 2024 Client: Sharma Family Trust Project: Villa Renovation - Phase 2
--	---

Description	Qty	Unit Rate	Amount
Foundation reinforcement & concrete works	1 lot	\$8,500	\$8,500
Structural steel & roofing installation	1 lot	\$12,000	\$12,000
Electrical rewiring - full villa	1 lot	\$6,200	\$6,200
Plumbing & sanitary fittings	1 lot	\$5,800	\$5,800
Interior plastering & paintwork	850 m <sup>2</sup>	\$14.70	\$12,500
TOTAL AMOUNT DUE			\$45,000.00

Paid \$10,000 deposit via wire on 12/03 - please deduct from total.

Remaining: \$35,000

Handwritten annotation

**Prompt**

You are a finance assistant with multimodal capability. A scanned invoice image has been attached. Analyse this scanned invoice image. Identify all printed line items and their amounts, then locate any handwritten annotations or notes on the document. Based on the printed total and the handwritten deposit note, calculate the remaining balance payable. Present your findings in a structured table showing each line item, the total billed, any payments noted, and the net amount outstanding. Flag any figures that are handwritten rather than printed so the CFO can verify before approving payment.

**Output**

**Extracted & Structured Invoice Data - CFO Approval Workflow**

Line-Item Description	Qty	Unit Rate	Amount	Source
Foundation reinforcement & concrete works	1 lot	\$8,500	\$8,500	Printed
Structural steel & roofing installation	1 lot	\$12,000	\$12,000	Printed
Electrical rewiring - full villa	1 lot	\$6,200	\$6,200	Printed
Plumbing & sanitary fittings	1 lot	\$5,800	\$5,800	Printed
Interior plastering & paintwork	850 m <sup>2</sup>	\$14.70	\$12,500	Printed
Deposit paid via wire - 12/03	-	-	(\$10,000)	Handwritten

**Total Billed**  
\$45,000.00  
5 printed line items

**Deposit Paid**  
(\$10,000.00)  
Handwritten - wire 12/03

**Balance Due**  
\$35,000.00  
Pending CFO approval

**AI Analysis Notes**

- ✔ All 5 printed line items extracted with high confidence. Amounts verified against sub-total arithmetic.
- ⚠ Handwritten deposit note identified: '\$10,000 deposit via wire on 12/03'. This annotation was flagged as handwritten - CFO verification required before deduction is applied.
- i Traditional OCR would likely miss handwritten annotations. Multimodal AI reads both printed and handwritten content from the same image.

**GIA's thoughts:** Manual invoice processing is a recurring operational burden, particularly for businesses without a large accounts payable function. Gemini can help extract vendor names, invoice dates, amounts, tax details, and other key fields from scanned documents. GIA uses this type of workflow to reduce manual processing effort, while ensuring that extracted data is reviewed before posting, payment, or reporting.

## Using the Tools Together

These tools are not interchangeable. Each serves a different role within the finance workflow. The strongest AI deployments are not built around a single tool. They are built around a sequence of tasks, with the right tool used at the right stage.

For example, a counterparty review may begin with Perplexity gathering recent public information, market references, and reputational signals. ChatGPT may then be used to structure the research into a first-draft profile and identify key questions for diligence. Claude may support the preparation of the advisory summary, risk commentary, and board discussion materials. Gemini may be useful if the supporting documents sit within Google Workspace and need to be reviewed alongside emails, term sheets, or internal notes.

In this type of workflow, the value does not come from any one tool. It comes from the design of the process. Each tool supports a defined stage, and each output is reviewed before being used.

GIA's role is to help clients identify where AI can be embedded into existing finance processes, design repeatable prompt-led workflows, establish review gates, and ensure that the final output remains subject to professional judgement.

While the examples in this guide are not exhaustive, they illustrate a practical foundation for integrating AI into finance operations without requiring major changes to existing infrastructure.

However, workflow efficiency alone is not enough. Before AI is embedded more deeply into finance processes, CFOs must address the governance, control, confidentiality, and regulatory boundaries within which these tools are used.

## Practical Considerations for CFOs on using AI tools.

Embedding AI into finance workflows requires more than selecting the right tool. CFOs must also define how AI will be used, what information it can process, who reviews the output, and how prompts and outputs are documented.

The considerations below apply regardless of the AI tool being deployed.

### 1. Data Boundaries

- Not all data should be entered into an AI system. CFOs should define clear data boundaries before deployment and communicate them formally to all finance team members.
- As a general rule, the following information should not be entered into public or uncontrolled AI tools:
  - unpublished financial results or forward guidance;
  - live budget, forecast, or valuation information that has not been approved for wider sharing;

- identities or financial details of M&A targets, investors, lenders, or counterparties under a live mandate;
- client-confidential information;
- personal data of employees, customers, vendors, or counterparties;
- material non-public information;
- login credentials, banking tokens, passwords, or system access details.
- For client work, the default position should be caution. Where sensitive information is involved, AI usage should be assessed against the client's confidentiality obligations, data policies, and regulatory environment.

## 2. Prompt Quality

The quality of an AI output depends heavily on the quality of the instruction. A vague prompt usually produces a generic output. A precise prompt can produce a structured working draft that is much easier to review.

A strong finance prompt should typically specify:

- the intended audience, such as CFO, board, management team, lender, investor, or client;
- the objective of the work;
- the source data or input files being used;
- the key metrics, comparatives, or exceptions to focus on;
- the required output format;
- the preferred tone and level of detail;
- the review lens, such as commercial, financial, compliance, or board-level;
- any items the AI should flag rather than assume.

Prompt design should be treated with the same care as briefing an analyst. The clearer the instruction, the more useful the first draft.

## 3. Prompts as Institutional IP

A well-designed prompt is a workflow asset. If a prompt can reliably produce a structured variance analysis, regulatory digest, board commentary draft, or counterparty risk brief, it has operational value.

CFOs should treat recurring prompts as institutional knowledge. They should be:

- documented and stored centrally;
- version-controlled;
- reviewed periodically;
- updated when the underlying workflow changes;
- tested before being used in live reporting cycles;
- accessible to the right team members.

Over time, a strong prompt library becomes one of the clearest signs of mature AI adoption within a finance function. It reduces dependence on individual users and helps maintain consistency across reporting periods.

#### **4. UAE Regulatory Context**

CFOs operating in the UAE should assess AI usage within the context of applicable data governance, confidentiality, outsourcing, and technology risk requirements.

This is particularly relevant for entities operating in regulated environments, including those subject to DFSA, ADGM, free zone, or sector-specific obligations. Before deploying AI into finance workflows, CFOs should consider:

- Whether sensitive or client-confidential data is being processed;
- Where the data is stored or processed;
- Whether the tool's enterprise terms are suitable for the intended use;
- Whether the organization's cloud and outsourcing policies permit the workflow;
- Whether an audit trail of prompts, source inputs, and outputs should be maintained;
- Whether legal, compliance, or IT approval is required before deployment.

For regulated or client-sensitive work, GIA recommends maintaining a clear audit trail of the prompt used, source materials provided, output generated, reviewer comments, and final approved version. This helps ensure that AI-supported workflows remain traceable, reviewable, and aligned with existing governance expectations.

#### **5. AI Tools as Financial Analysts and Not a Decision Maker**

AI should be positioned correctly within the finance function. It is best understood as a drafting, preparation, and structuring tool. It is not a source of financial judgement.

AI can prepare a variance analysis draft, but it cannot confirm that the explanation is correct. It can summarize financial performance, but it cannot determine the strategic implications. It can assemble a board pack, but it cannot sign off on the numbers. It can draft a policy, but it cannot determine whether the control framework is sufficient for the business.

Every AI-generated output should therefore be treated as a first draft. The objective is not to automate decision-making. The objective is to reduce the time required to reach the point where informed decisions can be made.

## Conclusion

For finance teams, the question is no longer whether AI belongs in the workflow. The more important question is whether AI is being used in a controlled, repeatable, and value-creating way.

The difference between experimentation and deployment is significant. Teams that use AI only as a search tool or ad hoc drafting assistant capture only a small part of the potential benefit. The greater value comes when AI is embedded into recurring finance workflows, supported by standardized prompts, clear data boundaries, defined review gates, and professional oversight.

GIA's experience across client reporting, board preparation, variance analysis, policy drafting, research, and compliance monitoring shows that AI can materially reduce the preparation burden between raw information and executive discussion. The objective is not to replace finance judgement. It is to create more time for it.

For founders, family offices, and finance leaders in the UAE, this is particularly relevant. Lean finance teams often spend disproportionate time preparing dashboards, commentary, board packs, and regulatory updates. With the right governance model, AI can help convert these recurring tasks into faster, more consistent, and more reviewable workflows.

GIA works with clients to assess where AI can be applied within existing finance workflows in a practical and controlled manner. The focus is on reducing repetitive preparation work while ensuring that outputs remain subject to appropriate finance review and professional judgement.

*Ready to get started? GIA offers a 30-day pilot programme and prompt-library assessment to help finance teams deploy AI with governance, confidence, and measurable impact.*

Contact us at [office@giagcc.com](mailto:office@giagcc.com)

## Appendix

### 1. Comparison of AI tools

The table below compares the four AI tools most relevant to finance teams across four distinct dimensions: their primary use case, their information orientation, their best fit environment, and their typical outputs.

	Claude	ChatGPT	Perplexity	Gemini
Primary Use Case in Finance	Financial drafting and document synthesis	Formula generation and Deep Research	Market intelligence and counterparty screen	Google Workspace native analysis and document review.
Information Orientation	Best with provided and internal materials	Strong across provided materials plus reasoning	Strongest for current web-based information	Strong within Google Workspace-linked content
Best Fit Environment	File-heavy execution workflows and heavy	Research and problem-solving tasks	Real Time Web Workflows	Google Workspace environment
Typical Outputs	Summaries, commentary, board decks	Research notes, company profiling, spreadsheet formula support	Market scans and monitoring summaries	Native analysis across Gmail, Docs, Sheets, and Slides