

10 automations your finance team could run tomorrow.

And sign off on.

Ten places the manual hours actually sit in an SME finance function, and what an approval-gated agent does about each. I build these on the ledger and files you already run. The agent prepares; a named person approves; every run leaves an audit trail.

01 · WHERE THE HOURS GO

The ten



01

Bank rec that finds, not files

The statement is matched to the cashbook overnight and what's left gets classified: timing difference, stale item, needs a decision. You review a short exception list instead of a spreadsheet.



02

The accrual memory

It spots recurring costs with no invoice this month and proposes the accrual with last month's evidence attached. The reversal is queued for next period. Missed accruals stop living in someone's head.



03

The miscoding janitor

New transactions are checked against how you've coded that supplier before. Recodes are proposed with the evidence attached; nothing moves until you agree. Variance review starts from a clean ledger.



04

Flash P&L before the close

A live P&L any day of the month, with the missing accruals estimated and every estimated line flagged as an estimate. You stop waiting for day five to know how the month went.



05

Management P&L restatement

The mapping from your chart of accounts to the view the board actually reads, maintained. A new nominal code gets flagged the day it appears, before it hides in "other".



06

Commitment-aware variance

Approved POs and unbilled commitments overlaid on actuals. "Under budget" in month two stops turning into a surprise invoice in month three.



07

Cash forecast on real payment behaviour

It learns when each customer actually pays, not what the invoice says, and re-weights the 13-week forecast. A deteriorating payer shows up as a signal weeks early.



08

Budget-holder statements

A monthly spend-versus-budget pack per department head, with their open coding questions attached and the email drafted. Consistent packs on day three instead of day ten.



09

The reforecast seed file

Actuals to date, run rates with the one-offs stripped out and named, seasonality applied. Your analysts start the reforecast at the judgment layer, not the export-and-drag layer.



10

The board pack first draft

Every figure computed from the ledger and checked before it reaches the page. Narrative only on the lines that moved, each number citing its source. You edit a draft instead of assembling one.

02 · HOW EVERY ONE RUNS

Prepared by the agent. Signed off by a person.

None of these is a chatbot, and none of them acts alone. Same shape every time:



The agent prepares overnight

Matching, detection, drafting. The mechanical work is done before the team sits down.



A named person approves

Nothing posts, sends or files without sign-off. The agent can't approve its own work.



Every run leaves an audit trail

What was read, what was proposed, who approved it, what happened. Ready for review, or an auditor.

03 · START WITH THE ONE THAT HURTS

The Golden Questions Sprint

A fixed-fee week. Your team writes the 25 questions it already knows the answers to, and I grade whatever AI you use today against them. The scorecard is yours to keep, and the same question set becomes the acceptance test if we go on to build any of the ten.

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