Practical AI for Cash Flow & Projections

Virginia SBDC Professional Development Conference

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MEET YOUR

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Practical AI for Cash Flow & Projections

- Hands-on workshop for SBDC advisors
- Focus: cash flow, projections, client conversations
- You'll use AI live in this session

Why Advisors Need AI Now

- Clients want quick, clear answers
- Client data is messy or incomplete
- AI turns “I’m not sure” into “Let’s explore that”
- You stay the trusted human advisor

What AI Actually Does

- Translates financial language into plain English
- Builds simple what-if scenarios
- Summarizes meetings into recap emails
- Saves 30–60 minutes per session

Two Tools You'll Use Today

- ChatGPT: for learning and practicing prompts
- Small Business Finance Advisor GPT: guided workflows for advisors

Same engine, different guardrails

Advisor Framework: Ask → Listen → Guide → Confirm

- Ask: open questions to start
- Listen: clarify goals and missing data
- Guide: use AI to explore and explain
- Confirm: end with clear next steps

The Data Ladder

- Good: business type, monthly sales, main expenses, cash
- Better: gross margin %, AR/AP days, loans
- Best: 3–6 months of sales, COGS, inventory, seasonality

Translating the Numbers (Plain English)

- Sales: money coming in from customers
- Gross Margin: % left after materials
- Fixed Costs: bills that don’t change
- AR: money owed to you
- AP: money you owe others
- Cash: what’s in the bank—your oxygen

Turning Numbers Into a Story

- Example input: Sales 25k, GM 60%, Fixed 14k, AR 30d, AP 20d, Cash 7k
- AI explains what’s left after costs
- Highlights timing of cash in/out
- Becomes a “cash story,” not a report

How to Use the Model Prompt Safely

- No client identifiers
- Review formulas before sharing
- Verify assumptions live with the client

Live Demo #1: The No-Data Path

- Open ChatGPT
- Prompt: “I’m meeting a business owner with no financials. Help me start a cash-flow conversation.”
- Review and personalize AI’s questions

Reflection: What Did AI Miss?

- What was useful?
- What felt generic?
- How would you tweak it?

Live Demo #2: The With-Data Path

- Prompt: “Sales 25k, GM 60%, Fixed 14k, AR 30d, AP 20d, Cash 7k - explain what’s happening.”
- Ask AI to show math and assumptions
- Change one variable and compare

Scenario Builder

- Prompt: “Create three 90-day scenarios: best, moderate, conservative using faster collections and a 3% price increase.”

- Ask AI for assumptions and a table

Using the Small Business Finance Advisor GPT

www.endodine.com

Using the Small Business Finance Advisor GPT

- Guides data requests
- Explains terms simply
- Builds scenarios
- Drafts recap emails with KPIs

Group Debrief

- What did AI highlight?
- What worked best?
- What would you do differently?

Wrap-Up: AI + Advisor = Clarity

- Start simple: ask first
- Explain in client language
- Verify math and logic
- Practice one new AI habit weekly

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