

Building a Finance Function Ready for AI

Systems, data and controls before automation.

A practical diagnostic for CEOs, CFOs and investors before automating reporting, reconciliations, forecasting or board packs.

Luen Tho FCA

CFO & Modern Finance Builder

Finance and operations architecture: systems, data, controls, automation and AI-enabled decision support.

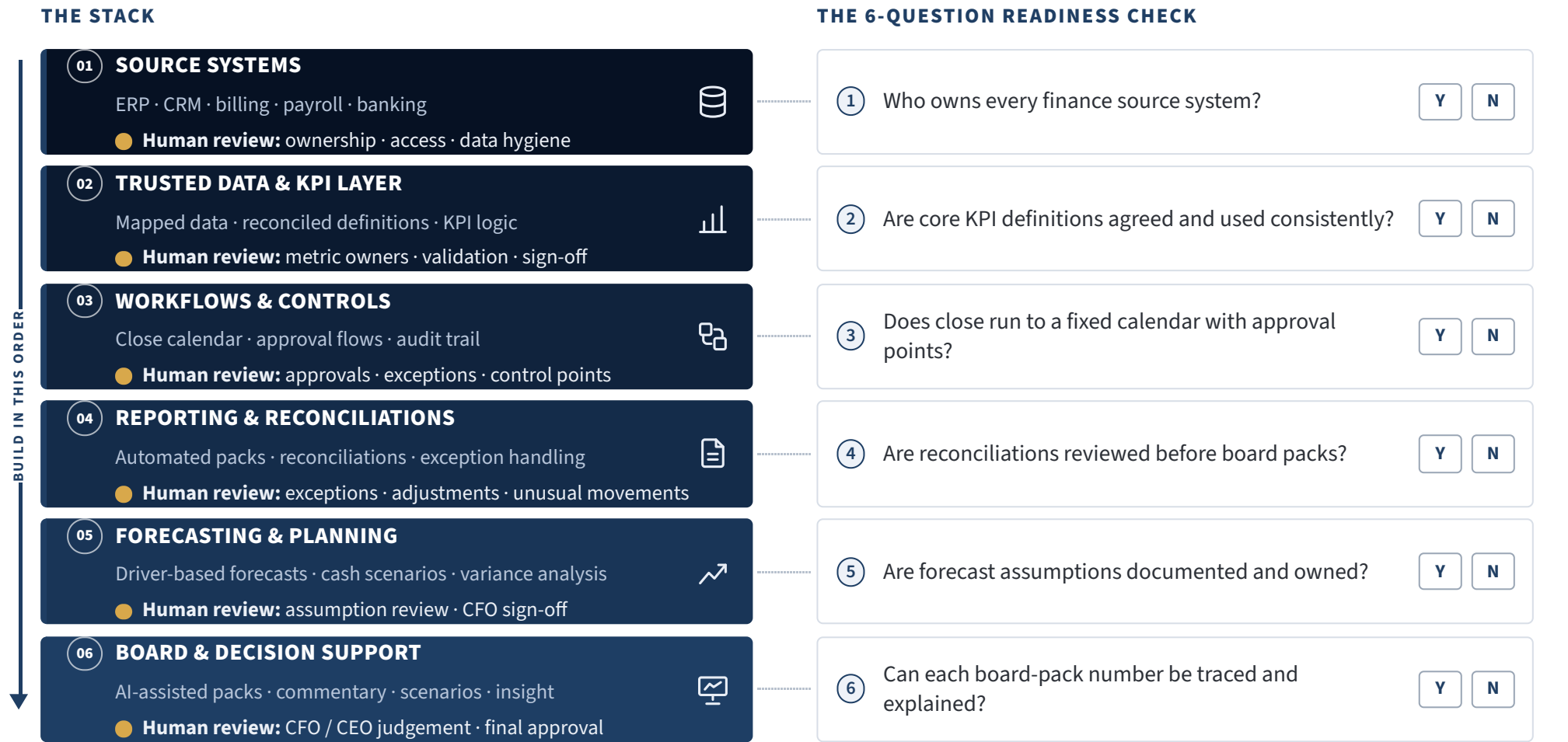
Former SaaS CFO · Led £5m Series A ·

Restructured c.£10m convertible debt · ex-HSBC and PwC



The Finance AI Readiness Stack

Effective AI starts with a well-run finance function: one that controls each layer before automating the next.



READINESS INTERPRETATION

Any “No” in layers 1–3

Fix foundations before automating anything downstream.

Layers 1–3 secure; gaps in 4–5

Start with controlled reporting or reconciliation pilots.

Layers 1–5 secure and board outputs explainable

Explore AI-assisted decision support.

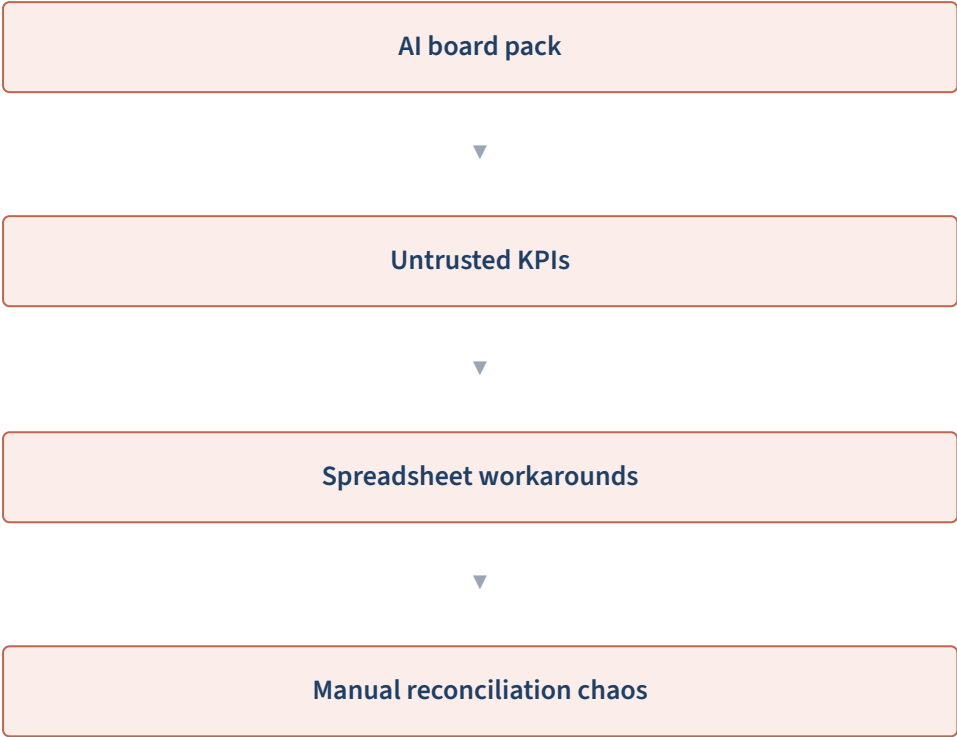
Most Finance Functions Try To Automate Top-Down. It Rarely Works.

If you start by automating the board pack, you work backwards into unreliable data. The sequence below shows where that breaks, and the route that holds up.

THE PRACTICAL SEQUENCE

❌ THE WRONG WAY

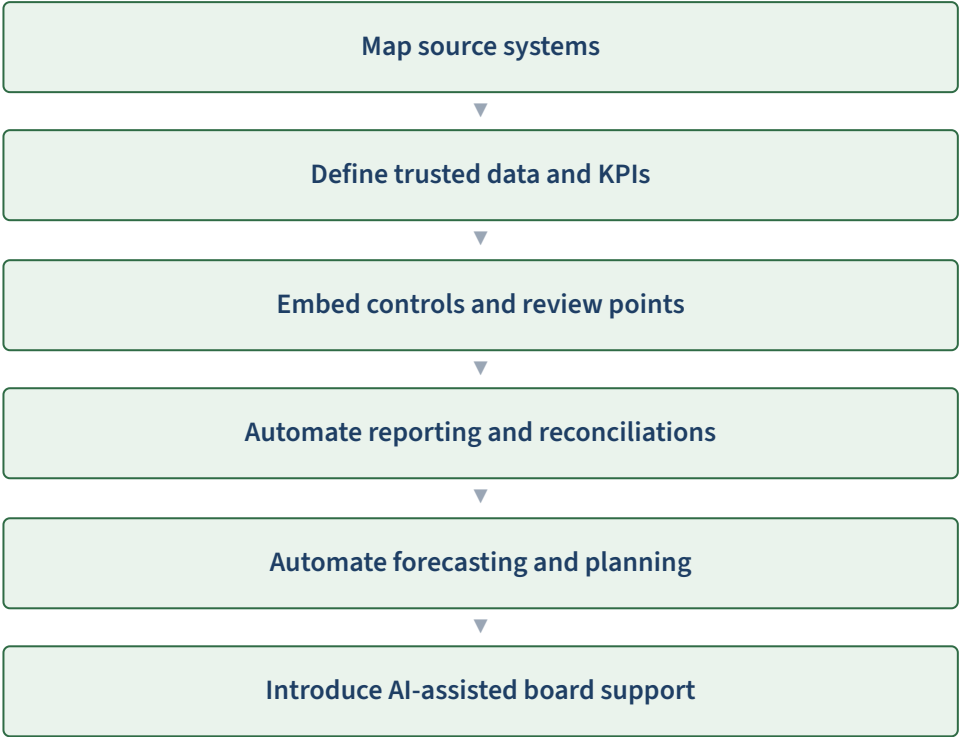
Starting at the output layer



vs

✅ THE RIGHT WAY

Building from the foundations up



Same destination. One route is controlled, explainable and auditable.

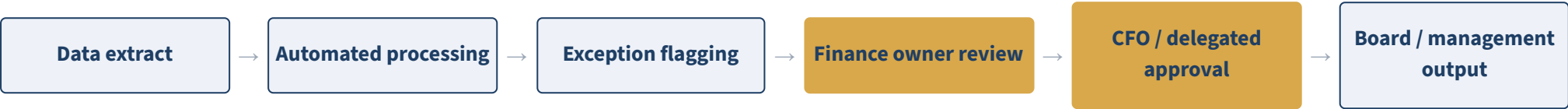
Build for optionality, not a single tool

AI tools and agents will keep evolving. Put the right systems, data, controls and architecture in place now so finance can adopt the tools that offer the strongest fit and business case, without rebuilding the function each time.

The durable investment is the architecture, not any single tool.

HUMAN-IN-THE-LOOP CONTROL GATES

The more material the output, the more senior the approval.



WHERE THIS BECOMES A PLAN

A 90-DAY PRACTICAL ROADMAP

DAYS 1–30 MAP Systems, data flows, KPI definitions and manual workarounds.	DAYS 31–60 FIX Ownership, reconciliations, controls and review points.	DAYS 61–90 PILOT & TEST Pilot selected workflows, test exceptions and embed review gates before scaling.
--	--	--

Why this rarely fits within BAU finance capacity

Most finance teams know where the friction is. The issue is capacity, cross-functional complexity and the risk of automating weak processes too quickly.

WHY IT IS HARD ALONGSIDE BAU

- Month-end, board reporting, audit and investor requests consume senior capacity
- Source-system issues cut across finance, sales, product, HR and payroll
- The team knows the workarounds but lacks time to redesign the process
- Tool experiments multiply without a coherent operating model
- Automating a broken workflow makes errors faster, not better

WHAT DEDICATED TRANSFORMATION CAPACITY ADDS

- Diagnose the stack from source systems upward
- Work with the finance team, not around them
- Map systems, data flows, KPI ownership and workarounds
- Redesign reporting, reconciliation and forecasting workflows
- Build review and approval gates into each stage
- Test controlled automation before scaling

FROM DIAGNOSIS TO CONTROLLED AUTOMATION



Luen Tho FCA helps CFOs and CEOs modernise finance and operations through systems, data, controls, automation and AI-enabled decision support.

BOOK A 20-MINUTE AI-READINESS CALL

A structured walk through your finance stack, layer by layer. You leave knowing the likely gaps and the safest place to start.

luen@luenthco.co.uk · luenthco.co.uk · linkedin.com/in/luenthco