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CHARTERED ACCOUNTANTS
& BUSINESS ADVISERS

Getting *something* to do it for you

Digital tools, tailored reporting & AI



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Partner

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Hands up if...



Budget_FINAL_v3_ACTUAL.xlsx



Receipts in a shoebox (or the glovebox)



Typing in bank statements line by line

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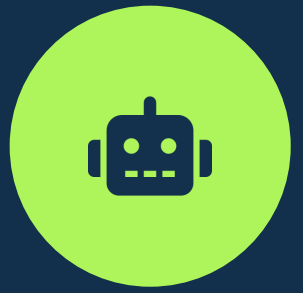
Less admin.



The tools that feed Xero



The impact they can have



AI, honestly

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PART ONE

The tools

...and the impact they can have

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Digital Tools



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Digital Tools

What they actually do for you.

Dext	Receipts read and posted for you, with evidence on every transaction
Beacon	Donors, Gift Aid declarations and claims in one place
GoCardless · Stripe	Regular and online gifts that reconcile themselves
Fathom · Syft	Board packs, funder reports and forecasts in minutes

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The Impact

One set of numbers. Four audiences.

Trustees

"Are we OK?"

9 months cash runway

Funders

"Did our grant work?"

312 sessions at £59 each

Donors

"What did my £20 do?"

£40k rehomed 212 animals

Your team

"What if...?"

Grant lost: 5 months runway

Illustrative figures

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Digital Tools

Right-sized for you.

Small

Xero + Dext
A charity CRM like Beacon
A simple cash forecast

Medium

+ GoCardless or Stripe
+ ApprovalMax
+ A trustee dashboard

Large

+ Fathom or Syft scenarios
+ Power BI across systems
+ AI inside Xero & Office

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Part Two

AI

What it is, what it's good for, and how to keep it on a lead

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76%

of charities use AI tools

3%

of trustees think their charity does

Someone's using it. The board just doesn't know.

Sources: Charity Digital Skills Report 2025; Charity Commission, Trust in Charities 2025

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I am not an AI expert.

Just an accountant who's been poking it with a stick.

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30 November 2022

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AI

Slow, slow, slow... then very fast.

1950
Turing asks: "Can machines think?"

1997
Deep Blue beats Kasparov at chess

2011
Siri arrives on the iPhone

2016
AlphaGo beats a Go world champion

2017
The "Transformer" (the T in GPT)

Nov 2022
ChatGPT launches

2023
GPT-4 and Claude arrive

2026
AI works inside everyday tools, Xero included

67 years to get here...

...then four years to change everything

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AI

It's already in your tools.

Microsoft 365

Copilot in Word, Excel, Outlook and Teams

Xero

JAX, "Just Ask Xero", answers questions about your books

Claude & ChatGPT

Connect to the apps you already use

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AI

How often do you use it?



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AI

The journey.

1. Ask
A research tool

"What is SORP?"

Most of us are here

2. Create
It produces an output

"Draft our grant update"

3. Delegate
An agent runs a routine task

"File my emails every night"

4. Orchestrate
A team of agents, one person

"Run month end, tell me what needs me"

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AI

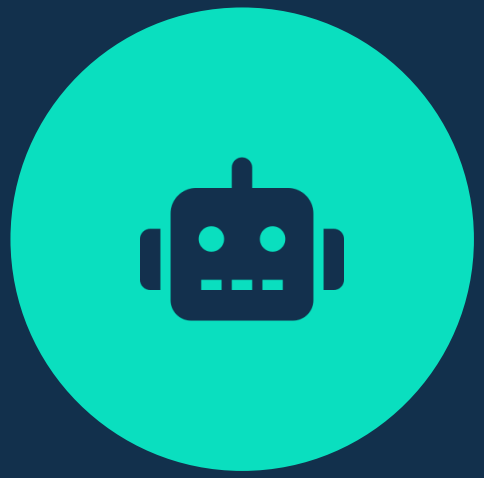
A team of agents. One person.



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AI

Meet your new volunteer



VOLUNTEER · Day 1

Occasionally wrong with total confidence.

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AI

Words

Grant bid first drafts
Donor thank-yous
Easy Read versions

Thinking

Summarising guidance
Board paper prep
Policy first drafts

Numbers

Variance commentary
Spreadsheet formulas
Explaining a forecast

31% of charities now use AI for governance tasks: Charity Digital Skills Report 2026

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AI

From spreadsheet to sentence.

	Budget	Actual
Donations	£60k	£52k
Grants	£80k	£84k
Staff costs	£95k	£97k

> Donations are £8k behind budget, mainly because the spring appeal launched late. Grants are slightly ahead. Overall we remain on track, but the board may want to ask whether the autumn appeal can close the gap.

Illustrative figures

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AI

Better in, better out.

1	**Who you are**	*A small animal rescue charity*
2	**Who it's for**	*Our National Lottery grant officer*
3	**What you want**	*A 200-word progress update*
4	**What good looks like**	*Plain English, warm, numbers in a table*

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LIVE

A chat with Claude

(what could possibly go wrong?)

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AI

What can go wrong.

Confidently wrong

Invented facts, wrong sums

Data leaks

Personal data in the wrong tool

Sounds generic

Same-y bids and letters

Skills fade

Nobody can do it without it

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AI

The boring bit that matters.



No personal data

in unapproved tools



A human checks

everything, especially numbers



A written policy

approved by trustees



Be open

with donors and funders

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AI

Admin? Yes. Decisions about people? Careful.



Drafting, summarising, admin

Donor communications: check first

Deciding who gets support

38% say AI deciding who receives support is unacceptable

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Monday Morning

Three things to do next week.

- [x] Pick one audience. Tailor one report.
- [x] Give AI one real task (no personal data)
- [x] Put an AI policy on the board agenda