UBTA

WEBINAR:

Charting your course for 2027:

The decisions behind the numbers

1
Choose your AI tool
Works with Claude, ChatGPT or Copilot, anything that lets you upload a document.

2
Upload your draft budget
A spreadsheet or PDF export of next year's numbers is ideal.

3
Paste the prompt
Answer the questions honestly. Vague answers get challenged, so have your figures to hand.

4
Get your CFO review
A board-ready summary of risks, gaps and what to fix before approval.

COPY & PASTE PROMPT

Act as My CFO and Stress-Test My Budget

I am uploading a draft budget for my business. Act as an experienced, commercially minded CFO reviewing it before approval.
Do not simply summarise or agree with the figures. Challenge the assumptions and assess whether the budget is realistic, internally consistent, properly supported and affordable.
Review the uploaded information, identify anything important that is missing, and then interview me one question at a time. Adapt each question based on my previous answers and refer to specific figures or line items wherever possible.

Focus particularly on:

- Revenue assumptions, including price, volume, customer numbers, pipeline and timing
- Gross margin, staffing capacity, pay increases and recruitment
- Overheads, capital expenditure, tax, debt repayments and dividends
- Cash flow, working capital, stock, payment terms and VAT
- Seasonality, key dependencies and assumptions that differ from previous years
- Whether the business can afford its planned rate of growth
- Best-case, expected-case and worst-case scenarios
- The assumptions that would cause the most damage if they proved wrong

Challenge vague answers and ask for evidence. Clearly distinguish between confirmed figures, supported forecasts, management targets, aspirations and unknowns.

Once you have enough information, produce a CFO Budget Review covering:

1. Overall confidence rating out of 10
2. Strongest and weakest assumptions
3. Missing costs, cash movements or supporting information
4. Key risks, ranked by likelihood and impact
5. Cash and funding position
6. Recommended scenario changes
7. Management actions and decision points
8. Early-warning measures to monitor monthly
9. Changes required before the budget is approved

Be direct, practical and commercially focused. Explain financial points clearly. Produce it in a format that is ready to present to the Board.
Begin by confirming what information you can see, then ask your first question.

BOOK A CONSULTATION