

The Future of Finance: AI in  
Accounting and the Workforce  
Transformation

WASHINGTON, D.C., MAY 4-6, 2026

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THE EXPERTS IN  
MISSION-DRIVEN  
NONPROFIT FINANCE

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# The Future of Finance

## AI in Accounting and the Workforce Transformation

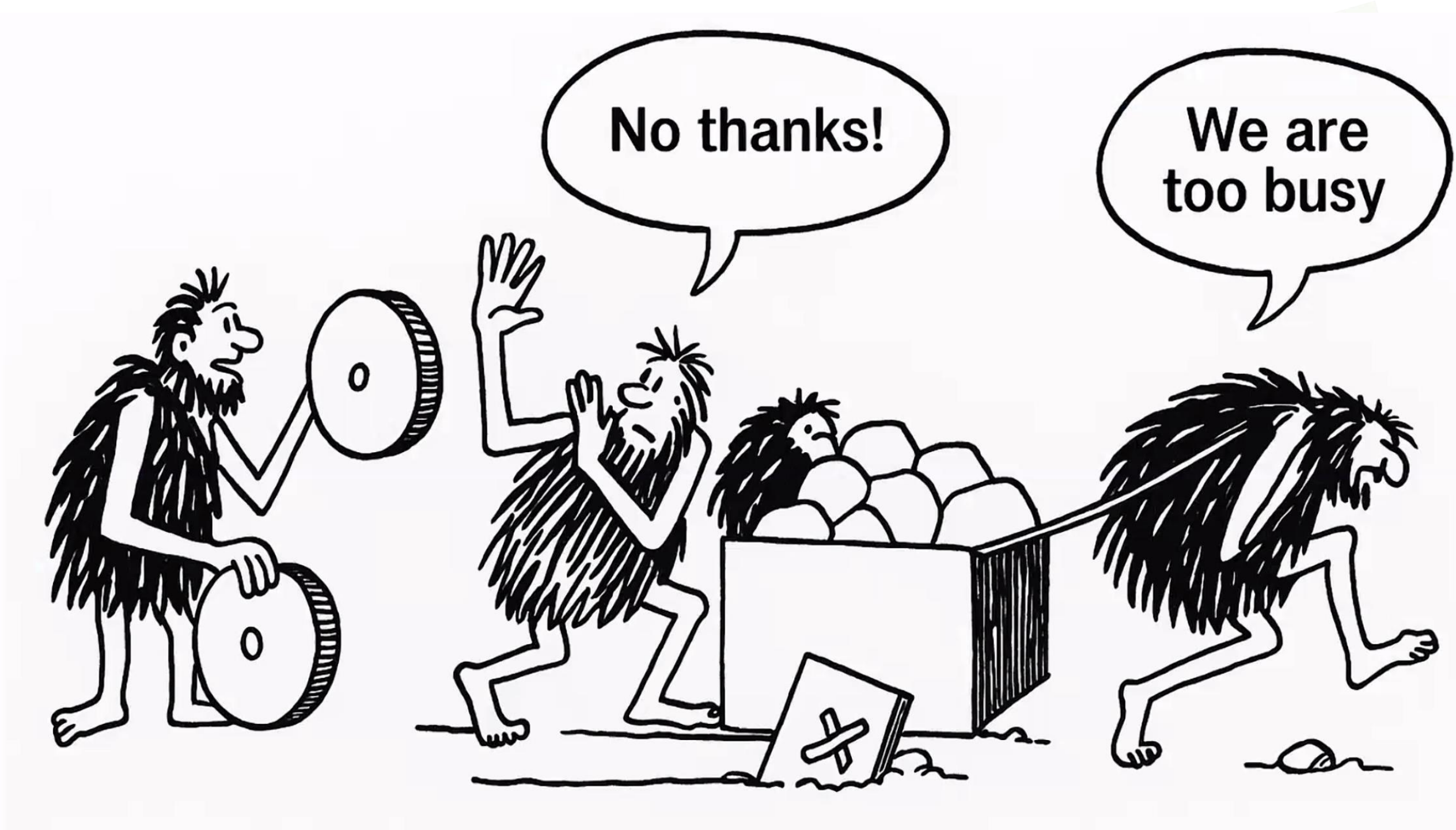
**Neil Shah, Founder & CEO, Altruva AI**

Innovate 2026 | May 6, 2026 | Washington, D.C.

### Learning Objectives

- Define the Human + Agent Workflow and contrast it with traditional automation
- Lead the CFO's evolution from Scorekeeper to Strategic Architect
- Navigate the Efficiency Plateau with change management strategies
- Architect a Data-Centric Workforce with essential AI-era competencies

# Who is using AI at least once per week?



You don't have to catch up.

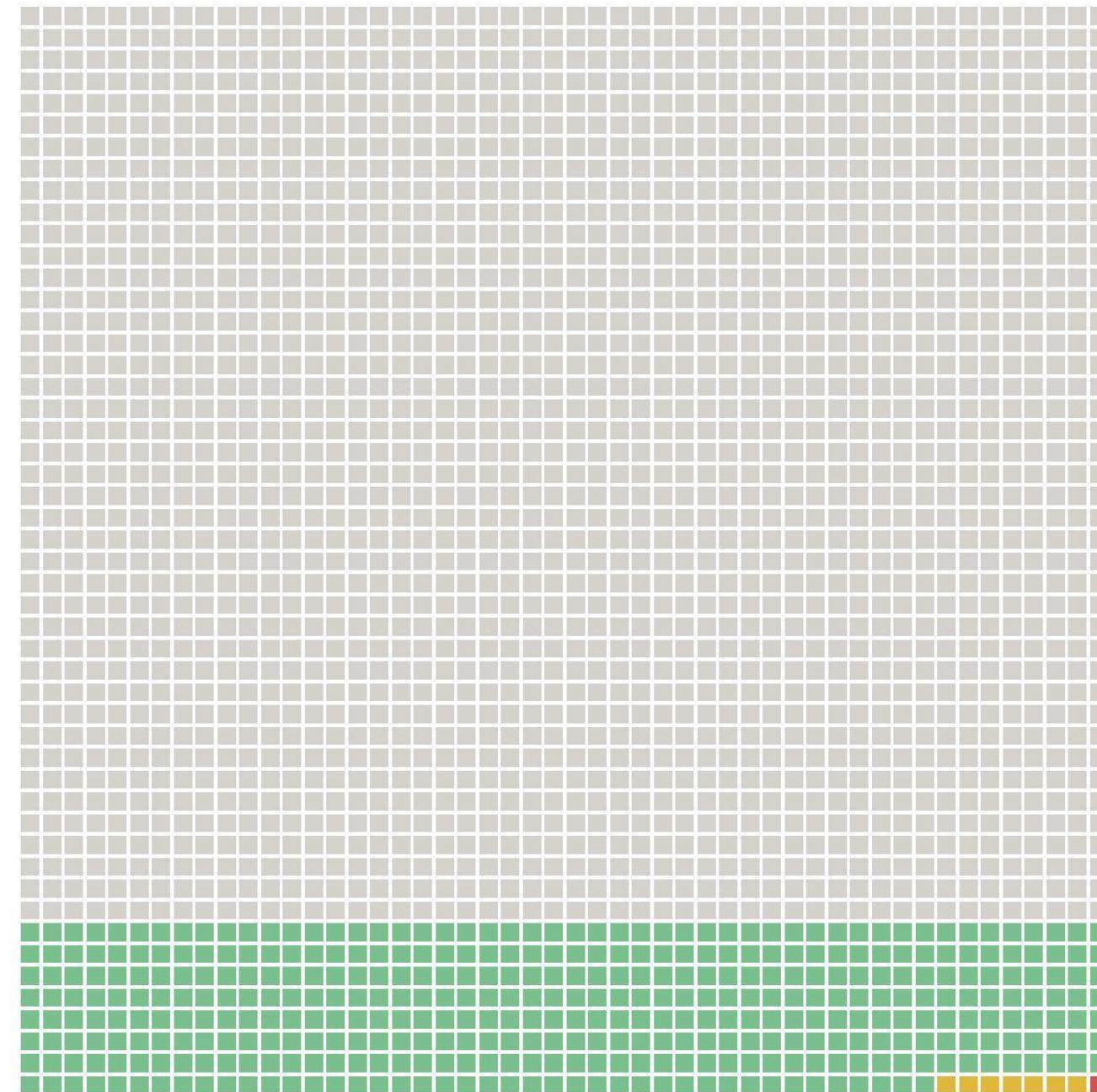
You just have to start.

We're still a lot earlier than you think.

Think 1995 in terms of internet adoption.

Each dot is ~3.2 million people

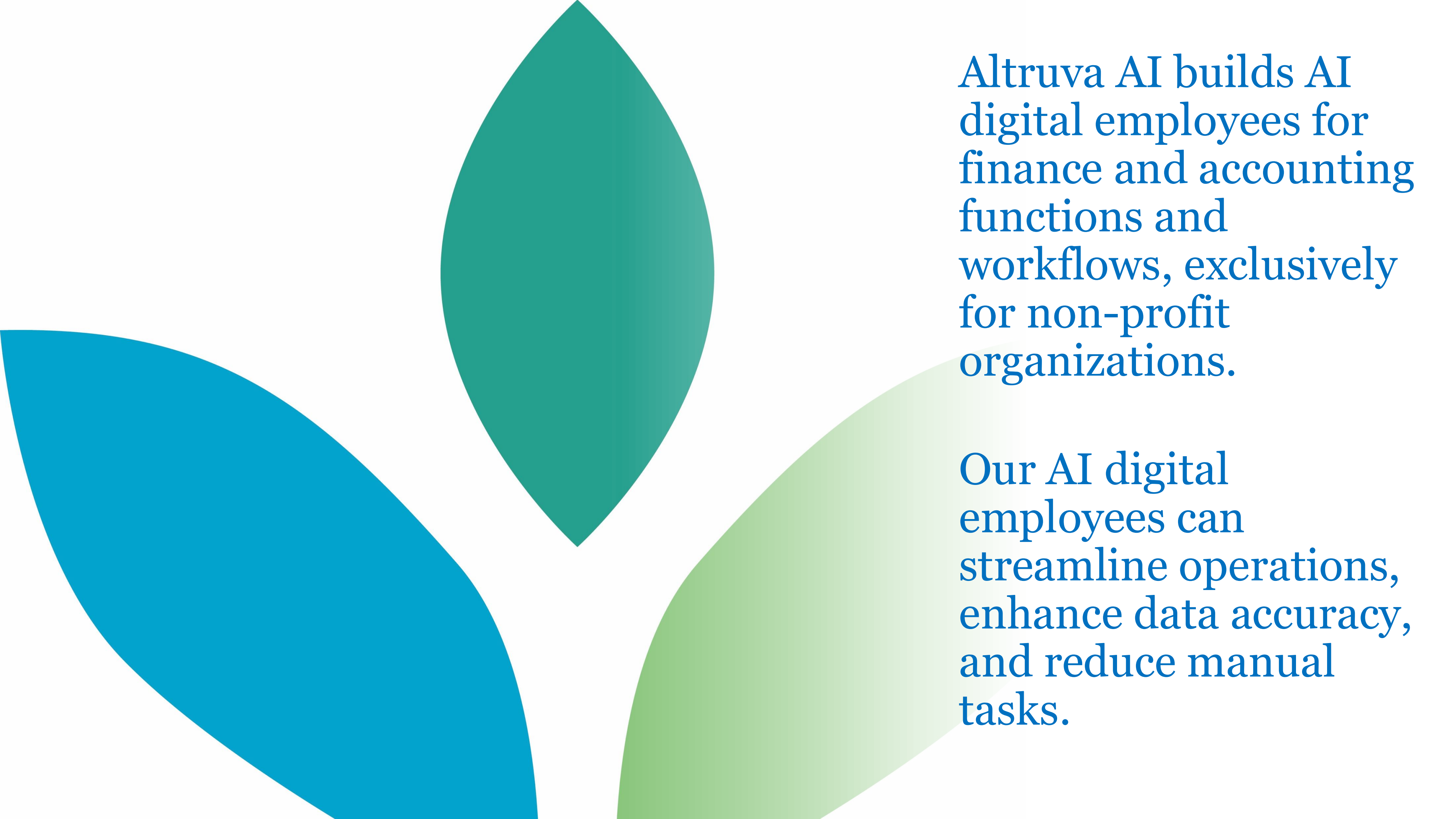
2,500 dots = 8.1 billion humans. Color = most advanced AI interaction, Feb 2026.



Never used AI · ~6.8B (84%)	Free chatbot user · ~1.3B (16%)
Pays \$20/mo for AI · ~15-25M (~0.3%)	Uses coding scaffold · ~2-5M (~0.04%)

- I have 20 years' experience working exclusively with non-profits as a CFO, both in-house and as an outsourced consultant.
- I have impacted 100+ non-profit organizations over my career.
- I also serve as Board Treasurer for a national non-profit organization.





Altruva AI builds AI digital employees for finance and accounting functions and workflows, exclusively for non-profit organizations.

Our AI digital employees can streamline operations, enhance data accuracy, and reduce manual tasks.

# Bridging the Gap Between Pressure and Possibility

## The Pressure

Boards want deeper visibility.

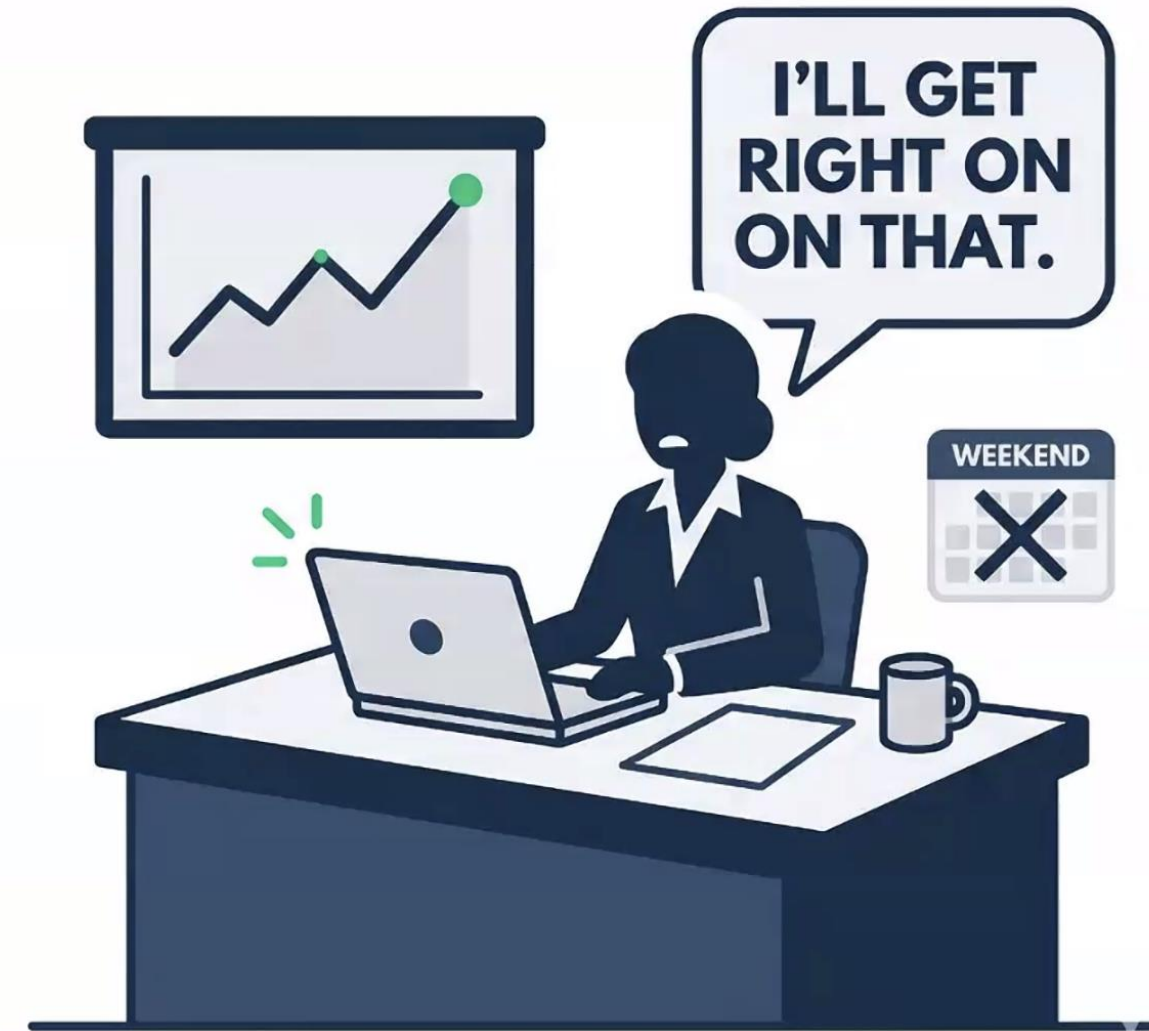
Donors demand undeniable proof of impact.

Finance teams are stretched beyond capacity, buried in spreadsheets named FINAL\_v9\_REAL\_FINAL.xlsx

## The Possibility

AI is no longer a fringe experiment.

It is the essential bridge to close the gap between endless business demands and finite non-profit resources.



# The New Math of Success

**Adaptability + Passion > Intelligence.**

“*Intelligence is now a commodity.*”

» The future belongs to organizations that combine unbridled non-profit passion with extreme adaptability.

» The greatest risk is no longer moving too slowly; it is falling into the digital chasm that separates early adopters from wait-and-see organizations.

# Demystifying AI for the Non-Profit Sector



## What AI Is

Pattern-finding assistants that draft, summarize, and recommend.

Digital employees working across your data and workflows.



## What AI Isn't

A magic black box.

A replacement for governance, controls, or human judgment.

### The Golden Rule:

AI handles the *informational* so humans can focus on the *relational*.

# The Three Horizons of Finance AI

1



## Machine Learning

Identifies patterns. Improves forecast accuracy and refines financial models.



2



## Generative AI

Creates narratives. Translates complex data into clear financial stories and board explanations.



3



## Agentic AI

Takes action. Autonomous digital teammates that execute multi-step workflows within defined guardrails.

# The Human + Agent Workflow

## Traditional Automation

- Rule-based: if X then Y.
- Brittle. Breaks when inputs change.
- One task at a time, no context.
- Requires developer to modify rules.

## Agentic AI

- Goal-based: achieve this outcome.
- Adaptive. Adjusts approach based on data.
- Multi-step workflows with context.
- Learns and improves with human feedback.
- Human reviews and approves, not rebuilds.

# Multiplying Impact with Augmented Finance Partner



## The Assistant

Automates month-end workflows and drafts reports.



## The Creative Partner

Challenges conventional thinking and generates strategic options.



## The Human Orchestrator

Sets direction, ensures compliance, and translates insights into mission decisions.



## The Coach

Stress-tests assumptions and improves financial communication.



## The Expert

Surfaces deep domain knowledge, regulatory insights, and scenario modeling.

# Diagnosing Your Finance AI Maturity

## Stage 1: Spreadsheet-Driven

Manual, siloed workflows. Constant human coordination required.

## Stage 2: Assisted Finance

Copilots and GenAI for faster close and narrative summaries.

## Stage 3: Connected Intelligence

ML-based forecasting and semi-autonomous agentic workflows.

## Stage 4: Autonomous Finance

Real-time steering, self-healing data, audit-ready automated close.

# The CFO's Evolution: Scorekeeper to Strategic Architect

## Scorekeeper

Backward-looking. Focused on compliance, close, and reporting. Reactive to problems.



## Analyst

Uses data to explain what happened. Adds context to financials. Begins forecasting.



## Strategic Architect

Forward-looking. AI-driven predictive insights. Shapes organizational strategy. Advises leadership.

*AI unlocks the leap from Stage 2 to Stage 3, giving the CFO predictive power and strategic leverage.*

# Navigating the Efficiency Plateau

*Most organizations stop at speed gains.  
The real transformation lies beyond.*

## Speed Gains (The Plateau)

- Faster data entry.
- Quicker reconciliations.
- Automated report formatting.
- *Necessary, but insufficient.*

## Transformative Gains (The Breakthrough)

- Predictive insights that prevent problems.
- Real-time scenario modeling.
- Strategic reallocation of human talent.
- Mission-level decision support.

**Change management is the bridge: communicate the why, not just the how.**

# The Five-Step Finance AI Strategy Framework

**1.**

**Define  
Intent**

Identify where manual data is holding the mission back.

**2.**

**Assess  
Baseline**

Map the current capability of the finance team and tech stack.

**3.**

**Envision  
Target State**

Determine which processes remain human-led vs. AI-augmented.

**4.**

**Choose  
Platform**

Select enterprise, finance-first architecture over fragmented add-ons.

**5.**

**Build Operating  
Model**

Establish a test-and-learn culture with finance-led champions.

# Do you know this situation?



**ACCOUNTANT**

# Practical Finance Quick-Wins Happening Today



## Cash & Forecasting

12-week cash forecasts from bank data + AR/AP + grant calendars. Drafting variance narratives from the GL.



## Compliance & Grants

Automated grant report drafts with exact source citations. Complete document packs for board packets.



## AP / Expenses

Invoice extraction, automated coding suggestions, and receipt matching.

# *“AI ROI isn’t magic. It’s math.”*

## **Core Principle**

Success must be defined before launch.

## **The Formula**

- Establish strict baselines for process time, cost per transaction, and error rates.
- Track the actual impact on mission capacity, not just software adoption rates.

# Operating on the Currency of Trust

## **Data Handling**

Zero donor or beneficiary PII in unmanaged tools. Use enterprise-managed options for absolute retention control.

## **Explainability**

Every AI output must be traceable back to source data.

## **Human Oversight**

Review citations, audit outputs for accuracy, and maintain a clear escalation path for all AI-assisted decisions.

## **Acceptable Use Policy**

Create a cross-functional AI governance council. Draft a clear policy that empowers safe experimentation. Reassure staff that AI prevents burnout, not replaces expertise.

# Architecting a Data-Centric Workforce



## Data Literacy

Every team member reads, interprets, and questions data confidently.



## Strategic Thinking

Shift from processing transactions to connecting financial data with mission outcomes.



## AI Collaboration

The ability to effectively direct, review, and refine AI-generated outputs.



## Change Leadership

Champions who model adoption and coach peers through the transition.

## The Risk

Without a policy, staff experiment in secret (shadow IT), risking data leaks and harboring fears of job replacement.

## The Solution

- ✓ Create a cross-functional AI governance council.
- ✓ Draft a clear policy that empowers safe experimentation within enterprise tools.
- ✓ Reassure staff that AI is an augmentation tool to prevent burnout, not a replacement for their expertise.

# Empowering Teams Through an Acceptable Use Policy

# Executing the 90-Day Pilot Plan

**30**  
Days

Pick exactly 1 workflow (e.g., generating the narrative for the Finance Committee meeting). Define the success metrics (hours saved, error reduction).

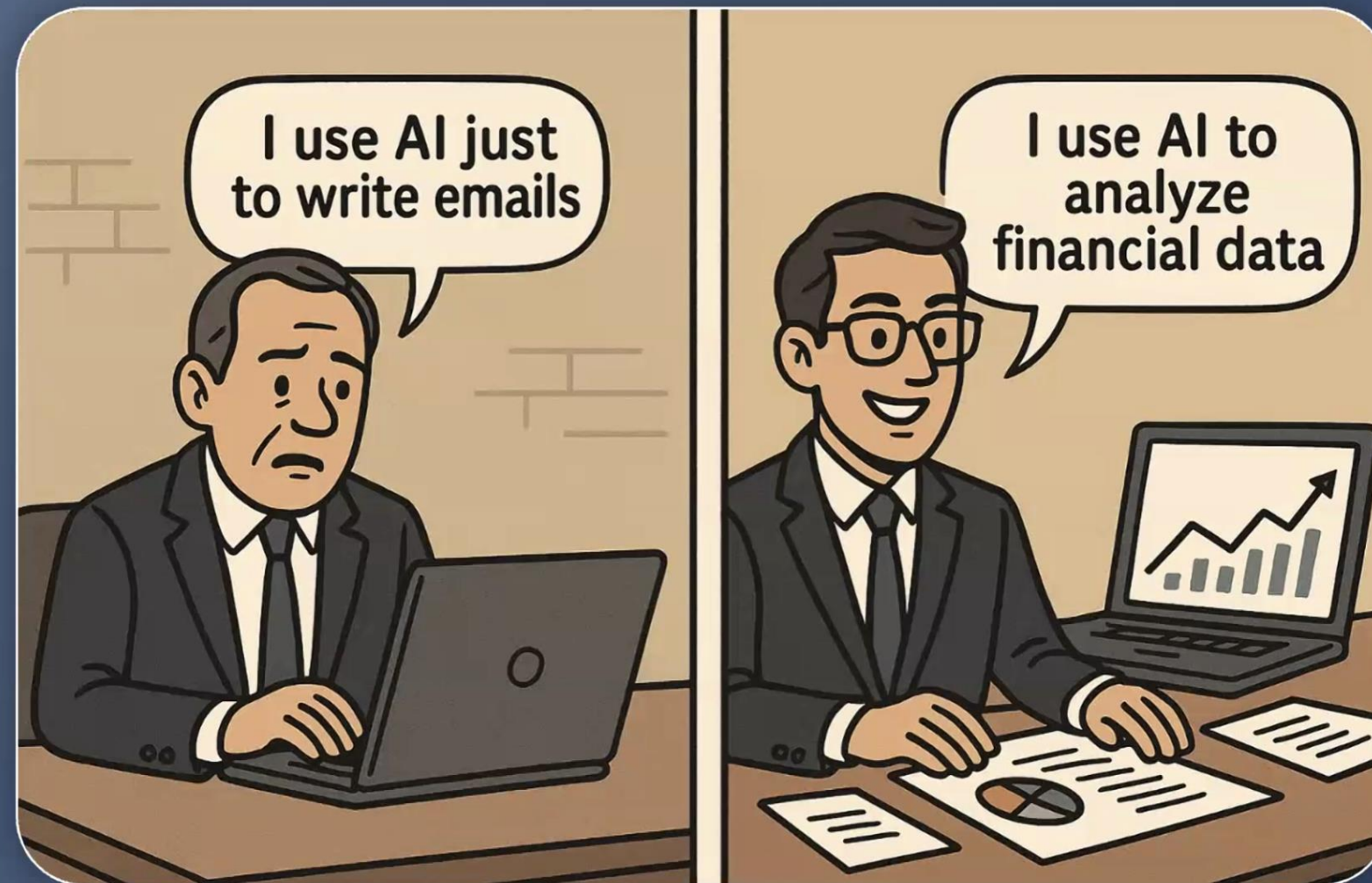
**60**  
Days

Fine-tune your prompts. Share these early, measurable wins with the board and staff to build momentum.

**90**  
Days

Codify the new Standard Operating Procedures (SOPs). Select a second workflow and establish a quarterly review cadence.

# Which one do you wanna be?



THE FINAL QUESTION FOR YOUR MISSION

**“Where could AI give  
your team 10 hours  
back each month?”**

The technology is ready.  
The smallest, safest place to start is awaiting.

[altruva.ai](https://altruva.ai)

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