

WHERE AI CREATES VALUE

One structure: three levers. Profit shows up three ways. Every initiative names the lever it pulls.

■ Profit

THE P&L LEVER

CFO definition	Revenue in, cost out, cash freed faster.
How AI moves it	Personalization lifts revenue; agents absorb manual work; forecasting frees cash.
Example	A \$2.1B distributor: 71% of 14,000 invoices a month – 260% Year 1 ROI.
KPIs that move	Win rate · ARPU · OPEX as % of revenue · Inventory turns

▲ Risk Reduction

BELOW THE LINE

CFO definition	Avoided losses: fraud, default, fines, audit findings.
How AI moves it	Pattern detection, anomaly alerts, early intervention.
Example	An underwriter: AI review found risk concentration humans missed.
KPIs that move	Loss rate · Claim frequency · Penalty exposure

● Decision Velocity

THE COMPOUNDER

CFO definition	Time-to-decision on pricing, hiring, capital. Enables the other two.
How AI moves it	Instant analysis, scenario modeling, real-time support.
Example	Fleet ops: a RAG agent, sub-second answers, 90% accuracy.
KPIs that move	Cycle time · Decisions per analyst · Time-to-price

Profit earns three ways – Revenue Lift, Cost Takeout, Working Capital – all ■ PROFIT. Risk-Cost Avoidance is ▲ RISK. Decision Velocity is its own ● lever; it compounds both.