

Finance strategy · Transformation

Finance 2030: What to Do This Quarter

A destination several years out does not tell you what to change next. Choose one next-quarter improvement with a first action, its prerequisite resolved, an owner and the evidence the following investment review will need.

What you finish with: One defensible decision for the next quarter, with the first action and its owner, what the system does and what a person still checks, the old work that stops and who accepts that in writing, what waits and why, and the evidence the following investment review needs, written before the money is spent.

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EXAMPLE / FINANCE 2030

Earn the next investment decision.

<40

unmatched items

At day three, two comparable closes after dual running.

≤8

working days

Two completed closes; full checklist sign-off stops the clock.

1 month

CRM-feed checks

Every scheduled weekly check passes, with both snapshots.

PLUS Applications-lead capacity + room in the systems budget

Then review the forecast's own business case. Meeting the conditions is evidence, not advance approval.

A finance function's 2030 strategy describes how the function will operate, not a set of targets. The systems match and post routine transactions; people handle the exceptions and hold the accountability. Teams work with AI agents to update forecasts, explore different scenarios and prepare responses as conditions change.

Finance partners' time goes to decisions. Its output is the set of capabilities the function has to build to work that way, in order: the data feeds, the system configurations, the responsibilities and the evidence that each one is ready. A five-day close or a monthly rolling forecast is a milestone on that path, not the destination.

What the strategy does not say is what to change this quarter with the systems, people, budget and commitments the function has now. This note works that decision: one improvement that builds a capability the 2030 operation needs, finished with the capacity in hand, its prerequisite resolved as part of the plan, with an owner and the evidence the following investment review will need.

Say which dependency has to be resolved first and what can reasonably wait, and why. AI is one possible means; better use of the systems already licensed, a changed process or a changed responsibility are the others, and the quarter is judged on the result, not on the means.

The completed example below takes a mid-sized company's finance ambition and works one quarter of it. The example comes first; guidance for adapting it and a copyable decision record follow.

01 Example: one quarter toward a 2030 finance ambition

A manufacturing group's finance strategy, approved last year, describes how finance will operate in 2030. The systems match and post transactions; the team handles the exceptions and answers for the result. The planning tool updates the forecast as sales information arrives and shows what happens if sales exceed the plan, stay on it or fall short, and finance partners prepare the response with the business.

Finance partners spend their time on decisions rather than reconciliation. On the way, it sets two milestones for the next two years: a five-day close and a rolling driver-based forecast updated monthly. Today the close takes nine working days from the first working day after period end to the controller's sign-off of the completed close checklist; the forecast is rebuilt quarterly in spreadsheets; and two people spend the first two days of every close matching bank transactions by hand.

The candidates on the table

Candidate for this quarter	Prerequisite and its state	Owner	Evidence one quarter would produce
Configure the bank reconciliation matching in the existing ERP and stop the manual match	The bank's daily transaction file, available from the bank at no charge and not yet switched on; the matching function, already licensed and never configured	Financial controller	Unmatched items at day three of the close, and hours spent matching
Build a driver-based revenue forecast in the licensed planning tool	A written definition of the revenue drivers, and a feed of pipeline data from the CRM into the planning tool that does not exist yet and belongs to sales operations	FP&A lead	Forecast error at the corporate line against the spreadsheet forecast
Draft variance commentary with an AI assistant for forty cost centers	A written answer that unpublished accounts may be used with the assistant, and confirmation the assistant is inside the license	Reporting manager	Minutes per cost center on both routes, corrections, errors reaching the pack

The decision for this quarter

The finance leader decides, on the controller's and the FP&A lead's recommendation, after comparing the three on impact, feasibility, effort and dependencies. The bank reconciliation is chosen. Its impact is on the close, the strategy's first milestone; its prerequisites can be in place within the month, because the bank file is a request and the matching function is a configuration; its effort is three weeks of the applications lead and one close of dual running; and it depends on nobody outside finance except the bank.

Its evidence is measurable inside the quarter on a task the close already performs.

The forecast candidate waits, and the reasons are its own, not a rule. Sales operations has said the pipeline feed cannot be built before the end of the quarter, and the FP&A lead who would build the driver model is the person checking the dual-running close.

A validated manual feed, with the pipeline extract checked each month before it is loaded, would be a legitimate interim route if the forecast were this quarter's decision; here it is not, because the close improvement can finish inside the quarter and the forecast cannot.

The missing feed is put on the table as its own action with a date. The commentary candidate can run as a small test beside the reconciliation if the two written answers arrive, using the companion case on the dashboard; it is not the quarter's decision.

First action. The controller asks the bank for the daily file and the applications lead schedules the matching configuration: 18,000 dollars one time from the existing systems budget, three weeks of

configuration and one close of dual running. Running cost is an example assumption, stated so it can be checked: the applications lead has confirmed in writing that the module carries no incremental license fee; support and maintenance sit inside the existing ERP contract; the bank file is at no charge; the clerks' exception handling is counted in the hours below.

Any of these not confirmed in the reader's own case is a running cost, not zero.

What the quarter must show. Today: about 180 unmatched items at day three of the close and 32 hours of matching (two people, two days, eight hours each) inside the nine-day close. Target after configuration: fewer than 40 unmatched items at day three and about 8 hours of exception handling.

The difference, 32 less 8, is an estimated 24 hours a month, counted as capacity, not cash, and claimed only after it has been measured on the same scope at two closes: the clerks' matching and exception time, the controller's review, and any time spent on the bank file.

Close length is measured as before, from the first working day after period end to the sign-off of the completed close checklist; a fall to seven or eight days is expected but not claimed until measured.

What changes for people. The system matches transactions that meet the bank's reference and amount; the two clerks handle the exceptions the system returns with its reason, and one of them keeps the exception record; the controller signs the reconciliation as before. The manual matching spreadsheet stops when the controller accepts, in writing after the dual-running close, four things: the automated run's accuracy against the clerks' own results, the handling of the exceptions it returned, the recovery path if the bank file fails or arrives late, and the controls the auditor expects of the reconciliation.

One clean cycle is the evidence for that acceptance, not a substitute for it. Nobody's employment changes on this decision; what the released hours are used for is the controller's separate call.

The dependency resolved first, and what waits. The CRM feed into the planning tool is the dependency for the forecast candidate, and it belongs to sales operations, not finance. It is also the feed the 2030 forecast depends on: a forecast that updates as sales data arrive needs an owned, checked feed before it needs a model.

Together, the match and the feed are the 2030 operation arriving one capability at a time: the system takes over a routine task, people handle the exceptions and hold the accountability, and a data feed has an owner and a check. The controller asks for the feed this quarter with a date, so that next quarter's investment review can consider the forecast.

The planning tool's expansion, 45,000 dollars of implementation and 60,000 dollars a year of additional license, waits.

Why the close results gate the forecast review in this example. The two investments share two things: the applications lead, who cannot configure the planning tool while the matching configuration is unfinished, and the systems budget line, from which the 18,000 is drawn and against which the 45,000 would be requested.

The close conditions show that the first configuration is finished and accepted; the feed condition shows the forecast's own prerequisite exists. They do not show that the applications lead has time or that the systems budget has room: success does not replenish a budget line, so the review confirms both separately before it considers the case.

Where the two investments do not share capacity or funding, the close review and the forecast decision are separate reviews and neither gates the other.

The evidence for the next investment review. At the first review of next quarter, the forecast build goes to the investment review with its own business case and confirmed requirements, proportionate to 45,000 one time and 60,000 a year. The review needs three things to be true before it considers the case: the CRM feed into the planning tool is live and reconciled at every scheduled weekly check for one calendar month; unmatched items at day three have been under 40 for two consecutive closes measured the same way; and the close has finished in eight days or fewer twice.

It also confirms two things the conditions cannot show: that the applications lead is available for the planning configuration, and that the systems budget line has room for the 45,000 after the 18,000 already spent. If any condition is not true, the money stays where it is and the review records which condition failed and who owns it.

If all three are true and both confirmations are in hand, the review decides on the case; the conditions are its evidence, not its approval. Plan three weeks of configuration, one close of dual running and two further closes measured on the agreed basis.

The forecast decision also needs a complete calendar month of successful CRM-feed checks. Since the feed cannot be built before quarter-end, those checks extend into the following quarter. The controller and sales operations lead must confirm when both sets of evidence will be ready and compare that date with the investment review.

A missed date means the affected condition remains open; the review records the next date the evidence can be complete.

The data behind the three conditions

A condition is only decidable if the people at the review agree in advance what is being counted, over which period, from which record, by whom, and what happens when the record is wrong. The controller writes the record lines for each condition before the quarter starts, so that the review argues about the decision and not about the figure.

Condition 1: unmatched items at day three.

Field	Entry
Measure:	Bank transactions with no ledger match at close of business on day three of the close, counted once per close
Period:	Each of the next two closes, both measured after the dual-running close
Source:	The ERP reconciliation exception report, run at close of business on day three and saved unchanged
Owner:	Financial controller
Correction path:	The saved report is never overwritten. A miscount is recorded as a dated correction beside it. A change to what counts as a match is a change to the matching rule, made by the controller and dated; closes measured under different rules are not compared, and if two closes cannot be compared like for like, the condition is unresolved until two comparable closes exist

Condition 2: close days.

Field	Entry
Measure:	Working days from the first working day after period end to the controller's sign-off of the completed close checklist, every required close task done; the bank reconciliation's own sign-off is one task inside it and does not stop the clock
Period:	Each of the next two closes
Source:	The close calendar's start date and the dated sign-off of the checklist
Owner:	Financial controller
Correction path:	A close reopened after sign-off is recorded with the reason and the reopened day count; a reopened close does not count toward the condition. If the bank reconciliation is signed on day seven and the checklist on day nine, the close took nine days and the condition is not met

Condition 3: CRM feed into the planning tool.

Field	Entry
Measure:	The pipeline records the feed loaded into the planning tool match the CRM's records on the same day: the same filters, the same currency, the same time of extract, matched record by record on the CRM identifier, with the count and the total agreeing
Period:	Every scheduled weekly check in one named calendar month, all of them passing; a month with five scheduled checks needs five, not four. A check with either snapshot missing is unknown, not a pass, and the month is not met until every scheduled check in it has both snapshots and passes
Source:	The CRM extract saved at the time of the load and the planning tool's export of the records loaded by that run, with the run identifier and its log; both kept at the same scope (the same filters, currency and time of extract). A load log with counts and a status is not the second snapshot; the loaded records are
Owner:	Sales operations lead, with the FP&A lead checking
Correction path:	Totals agreeing is not enough: sixty and forty on one side and sixty and forty on the other can hide one record missing and one record that should not be there, which is why records are matched by identifier. A difference is raised to sales operations the same week with the two extracts; the FP&A lead decides whether the corrected load meets the condition, and an explanation of the difference is not a pass. If the feed's definition changes, the month restarts

Where hours matched are not recorded today, the first close of dual running becomes the baseline, and the improvement is not claimed until it has been measured the same way twice.

02 Adapting the example

Start from how finance will operate and the constraint, not the milestone. Write the 2030 operation in the words the strategy uses and the milestone on the way to it, then write the constraint that stops it today in the words the team uses: the manual match, the quarterly rebuild, the missing feed.

The candidate for the quarter is the one that removes a constraint and builds a capability the operation needs, not the one that sounds most like 2030 or reaches a milestone soonest.

Choose an achievable improvement and resolve its prerequisite as part of the plan. Compare the candidates on impact, feasibility, effort and dependencies, and choose the one the function can finish with the capacity it has. A missing prerequisite is not automatically next quarter's work; supplying it may be the most useful thing to do now, and an interim route such as a validated manual feed can be legitimate.

Whatever waits, put its prerequisite on the table as its own action with an owner and a date, and say why it waits.

Choose evidence the quarter can actually produce. Pick a measure the function already reports, or one it can count from its own records without a new system. The evidence has to be ready at the next review, because the next investment is decided on it.

For each condition, write the record before the quarter starts: the measure, the period, the source record and when it was saved, when it is next refreshed, the owner, and the correction path when the record is wrong. If you cannot read the source, ask its owner for the permitted access or extract before relying on it.

The record at the end of this note carries these lines.

Name what the system does, what a person checks and what stops. Every quarter's improvement changes responsibilities somewhere. Write the three lines and the exception path before the action starts, and name the old work that stops once the accountable person has accepted the new way in writing after it has run cleanly for one cycle.

Estimate the time to impact. Count from recognizing the trigger through decision, approval and implementation to the intended measurable result. Estimate the duration of dependent steps and account for work that can happen at the same time. State the basis for each estimate or range; leave missing timings unresolved with an owner and next action.

Compare the resulting date with when the business needs the effect. If the response would arrive too late, identify work or approvals that can happen before the trigger. Recheck the response when conditions change: it may need adjustment, a different sequence or replacement.

Treat AI as one means. Where the constraint is judgment on unstructured material, an assistant may be the right means; where it is a matching rule, a feed or a configuration, it is not. The quarter is judged on the result.

Write the evidence for the next investment review before you spend on this one. Say whether the next investment shares capacity or funding with this one; if it does, the results of this quarter are the evidence its review will need; if it does not, keep the two reviews separate. Either way the next investment still needs its own case, and the conditions are what the review looks at, not approval given in advance.

03 Your next-quarter decision record

Copy the record and complete it for one quarter. Repeat the condition record for each condition the decision depends on.

NEXT-QUARTER DECISION RECORD

Field	Your record
The 2030 result, in the strategy's words:	
The constraint that stops it today, in the team's words:	
Candidates compared (impact, feasibility, effort, dependencies):	
Candidate chosen and who decided:	
Prerequisite and how it is resolved:	
First action, cost and who owns it:	
Running cost assumptions to confirm (license, support, feeds, exception handling):	
What the system does:	
What a person checks or decides:	
Where exceptions return:	
Old work that stops, and whose written acceptance stops it:	
What waits, why, and the date its prerequisite is due:	
Whether the next investment shares capacity or funding with this one:	
Time to impact, from trigger to measured result, and the date the result is needed:	
Next review date:	

CONDITION RECORD

Field	Your record
Condition:	
Measure:	
Period:	
Source record and date/time saved:	
Refresh (next update or condition requiring a recheck):	
Owner:	
Correction path (question to resolve, person asked and reply due):	

Related reading

[Which Finance Problem Should We Address First?](#)

Supplies the three readiness checks behind the candidate table.

[When Should We Revisit an AI Decision?](#)

Covers the triggers once a decision is running.

The finance page's forecasting brief and reconciliation checklist carry the working records for two of the candidates, and the AI Use Case Dashboard's variance commentary case carries the third.

Sources. Built from M. Pact material: the readiness checks in MPA-GN-2026-004, the re-evaluation triggers in MPA-GN-2026-003, and the working records on the M. Pact finance page and in the AI Use Case Dashboard's variance commentary case; the example and its figures are set out in this note.

About this research

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