

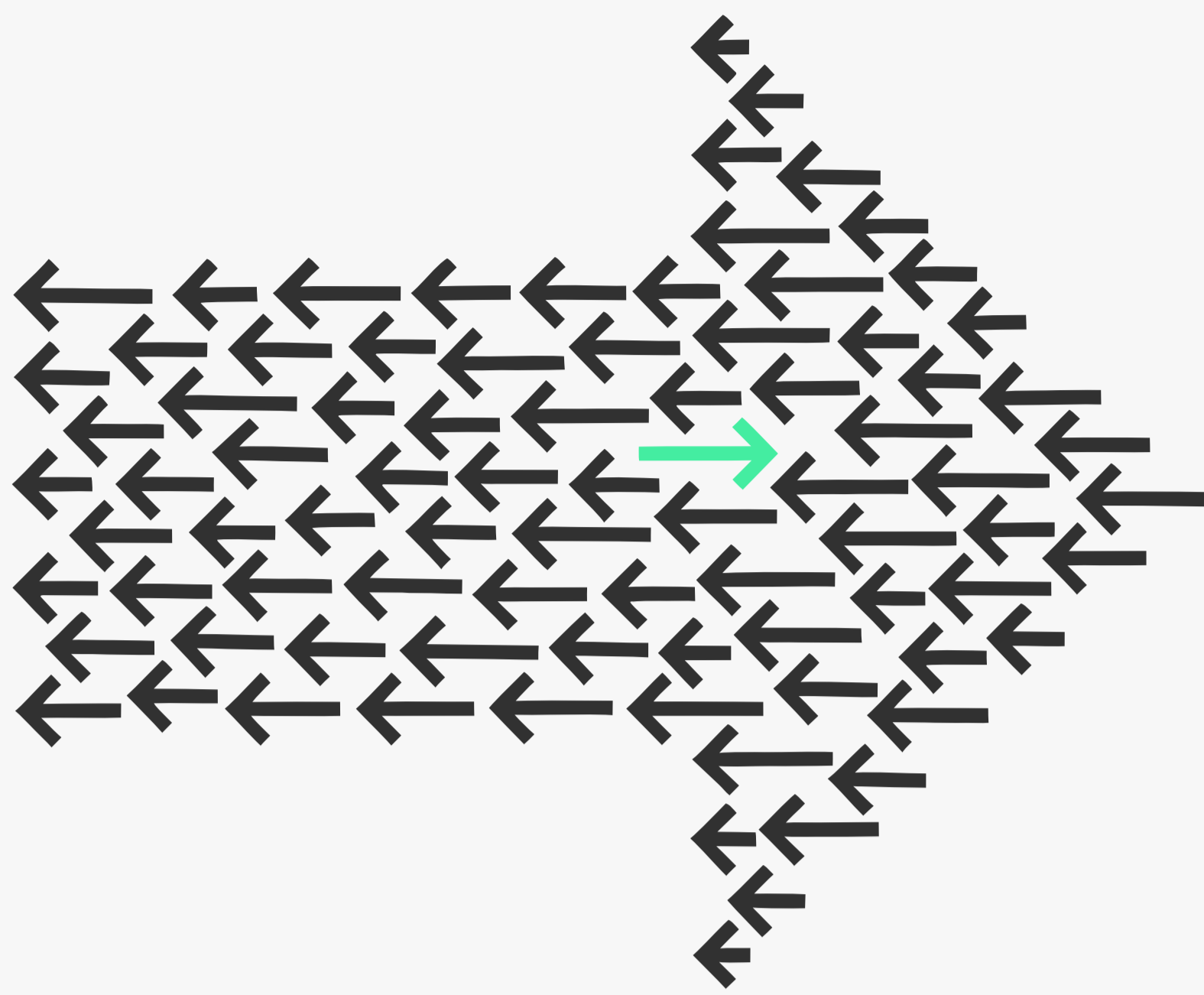
# THE BREAK/AWAY FIRM

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How advisory and professional services firms build lasting structural advantage while competitors still debate AI strategy

*A whitepaper by Spontaine · Delivered by NovaTecto*





# One Decision Separates The Advisory Firms That Will Lead This Decade From Those That Will Rationalise Why They Didn't.

"Strategic opportunity is discovering new sources of value that competitors cannot easily replicate."

- Deloitte, State of AI in the Enterprise, 2026

## INTRODUCTION

Throughout history, there have been inflection points that make or break conventions, and present opportunities to lead, or be forgotten.

The current turn does not leave room for complacency in advisory businesses. For them, it boils down to one main question: whether or not to build a future-ready foundation for every other ambition, at a time that that changes almost every other rule of the game. To win in the new environment is to adapt - the other option is to play catch-up until no longer feasible.

Here is what the landscape looks like today in most advisory practices:

Financial and operational data is scattered across systems, defined inconsistently, assembled by hand. **Senior time, the most expensive resource in the practice, is consumed by reconciling numbers that should already agree. Monthly reports built from exports. Board packs constructed from scratch each cycle. Junior staff waiting for senior sign-off on work that a governed system would have produced *automatically*.**

The inefficiency is quiet, recurring, and accepted as the cost of doing business.

However, it is a recoverable cost, that when handled well, does more than buy back margin. Solving for the inefficiency quickly spawns capacity and credibility to deliver something that delights clients, and positions early adopters far ahead of competition.

It is a proven fact that companies that dynamically reallocate resources toward higher-value activities achieve compound annual growth rates that dramatically exceed peers. With the right investments, within a few years, the dynamic allocator is worth several times as much as their competition. It is true, indeed, that every firm is trying to adopt AI driven efficiencies, but it is only the serious reallocators that will reap advantages from initiatives that are designed to deliver disproportionate strategic leverage.

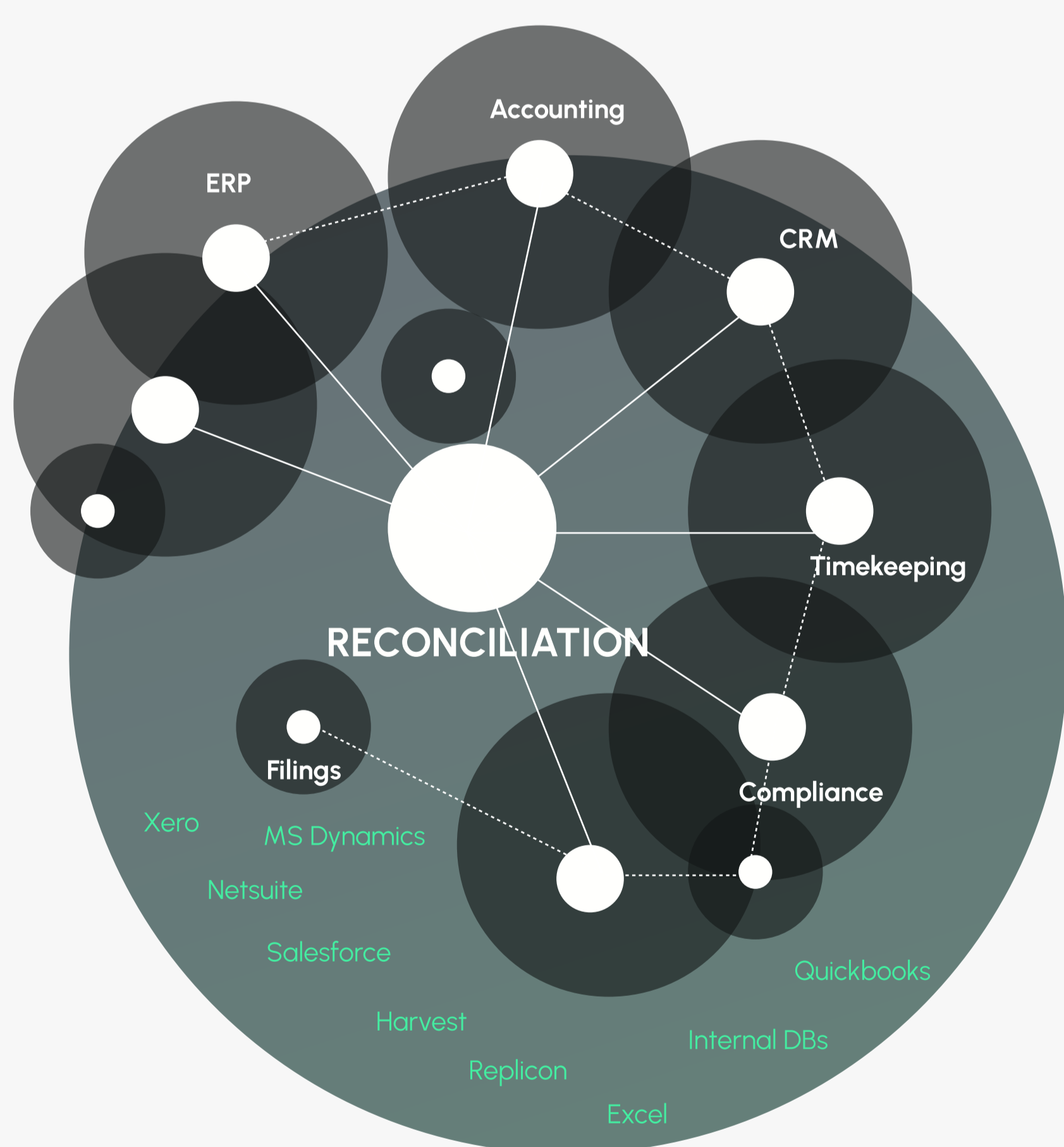
Almost all studies indicate that greater than 90 percent of firms are not getting this right. The *Deloitte State of AI in the Enterprise* report, based on a survey of 3,235 senior leaders across 24 countries, identifies that legacy data and infrastructure architectures cannot power real-time autonomous AI.

Poor or fragmented data compounds risk and undermines every AI initiative. For an advisory firm, that data constraint has a measurable cost, closing which generates returns on two fronts simultaneously: inside the practice and in front of the client.

This is an advantage that compounds results with each engagement.

**What follows describes five specific investments. Each is deployable in weeks.**

**Each generates returns in both directions at once. The question at the end of each is simple: Is this the an idea we start with?**



Across a portfolio of ten engagements, even a conservative reduction of two senior touchpoints per engagement per week represents an effective recovery of capacity representing one full senior team member.

## INVESTMENT

01

Conversational

# Democratizing Senior Knowledge

INTEGRATION | ANALYTICS | DATA RETRIEVAL

Pick any engagement on your current book.

Somewhere in its first two weeks, a junior analyst is waiting, because the next step requires a senior person to put things together and provide key guidance. That senior person is in a client meeting, or on another engagement, or simply not available until tomorrow.

These questions are rarely complex for the senior. The same question has been solved numerous times on a different engagement, it was answered last month on a different client. The problem is that this knowledge lives in one or two people's heads, transferred through conversation.

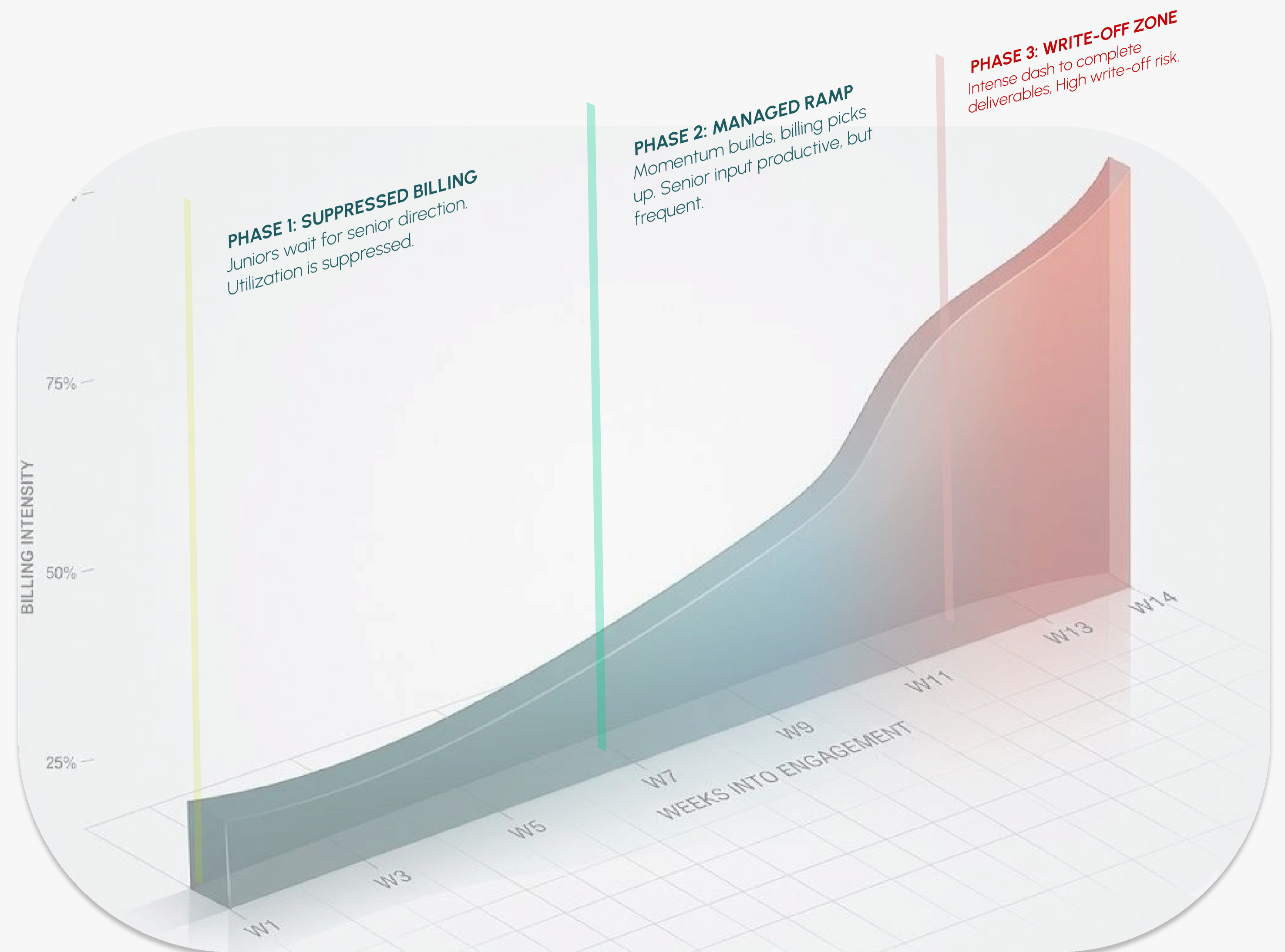
Meanwhile the junior's timesheet fills with orientation work, status updates, reformatting outputs from the previous cycle - work that looks busy but bills poorly. Most engagement's first two weeks run at a fraction of planned utilisation, and the problem compounds silently. It is only at the end of the engagement, when the senior team floods in to rescue and review, that the true cost becomes visible.

**Hours spike. Quality drops under pressure. Write-offs mount.**

Next month, on a different engagement, the same pattern begins again. This is a knowledge distribution problem: The firm's most valuable asset is the judgment and data knowledge its senior people have accumulated across years of client work, and it exists only where senior people are physically available. Everywhere else, the work waits.

**A strategic semantic layer encodes that judgment into the governed data infrastructure itself. Client-specific definitions, partner-approved methodologies, calculation logic, historical flags and engagement context available to every member of the team - at the moment they need it, without a calendar conflict.**

**That is what Spontaine delivers.**



With Spontaine, the junior analyst queries the system the way they would have quizzed the partner. The answer comes back grounded in the same institutional logic, the same treatment of intercompany items, the same understanding of this client's specific operating context. The logic is no longer stored in a person. It is stored in the system, available across datasets and analyses.

With this, the slow start problem collapses and utilisation ramps up in weeks one and two.

**The senior partner's first meaningful involvement shifts from answering the same operational questions they answered last month to reviewing strategic conclusions at the end. Write-offs driven by the late-stage rescue patterns drop.**

The *Harvard Business Review Analytic Services* research on data-driven decision making makes the organisational dynamic explicit. When workers can easily and independently query governed data, they are more likely to keep posing questions until they find the information they can actually use. Removing that hesitance is essential, because the granular insight needed to drive the right action only becomes apparent after multiple questions have been posed.

**The two returns:**

- **Inside the firm, senior time reclaimed from interruption-driven oversight is immediately redirectable to the work that justifies the fee: analytical depth, strategic advice, client relationship development.**
- **For the client, the quality of output changes in a way they notice without being told why. Commentary is more precise. Anomalies are caught earlier. The firm's understanding of the client's business feels deeper than it did last quarter.**

Which of your current CFO-as-a-service clients is receiving their management pack more than a week after period close?  
 What would that relationship look like if they could see their position the morning after month-end?

INVESTMENT

# 02

Custom Workflows

## The Monthly Management Pack That Builds Itself

RECONCILIATION | FORECASTING | ANALYTICS | CONVERSATIONAL | CUSTOM WORKFLOWS

Every CFO-as-a-service engagement has a rhythm:

Data is exported from the client's ERP around day two or three of the new month. A team member reconciles it against the bank. another one rebuilds the Excel model. A report builder formats the output and sends it for partner review. Corrections come back. The cycle repeats.

**By the time the management pack reaches the client - typically ten to twelve days after period close - the finance team has spent the better part of a week producing a document that describes last month.**

The Hackett Group's 2025 Digital World Class Finance research puts a precise cost on this pattern:

World-class finance organizations close in three days or less. Only 18 percent of firms achieve this. Others are delivering historical information on a lag that compresses the time available for the decisions that actually matter.

**94 percent of those teams are doing it primarily in Excel - a tool that, as Hackett documents, systematically inverts the ratio of time spent on data assembly versus analysis.**

The defining characteristic of firms that do this well is also that they are able to scale this efficiency across the board. The differentiator is not always better analysts. It is better data foundations beneath them.

An automatic integration platform connected to the client's accounting system, bank feeds, and FM-maintained budget model changes the assembly entirely.

Month-end data flows automatically into a semantic layer that already understands how this client's revenue is recognised, which cost centres belong above and below the line, and what entries are ones the partner considers particularly important. Reconciliation runs without human intervention. Variances are flagged against governed thresholds. The pack is ready for partner review within hours of period close, not days.

**With a Spontaine powered solution, analytics becomes a natural extension of the strong data foundation. Projections, anomaly checks, outliers, all get done in natural language. An hour of review and narrative annotation replaces two days of assembly. The gross margin figure this month is calculated identically to last month, and the month before. No difficult questions at the client meeting about why the numbers look different.**



Assembly time recovered across a portfolio of ten CFO-as-a-service clients -  
 Conservatively two senior days per client per month, is **twenty senior days monthly redirected to new business development, deeper advisory, or margin.**  
**At a conservative billing rate, that is €30,000 of recovered capacity every cycle. Compounding.**

## You Know What Your Best Work Looks Like.

..like the meeting where you walked in having already found the *thing*..

..the margin leak hiding inside a product line nobody was watching,  
the cash timing issue that would have blindsided the CEO in six weeks, the one number in the forecast that did not survive contact with reality.

## INVESTMENT

## 03

Client-facing Custom App

# Advisory Leadership At Scale

BRANDED APPLICATION | PUBLISHED INSIGHTS | CONVERSATIONAL EXPLORATION

## Precision business navigation & optimization for your premium clients

You know what your best work looks like.  
You named it, explained it, recommended what to do about it.  
The client leaned forward.

**That was the meeting they will remember when someone asks who their most valuable advisor is.**

You also know how rarely that meeting happens at its full potential. Because the week before it, your team was pulling exports. Reconciling. Rebuilding. Chasing the number that did not tie. By the time the pack was ready, there were four hours left to think about what it meant.

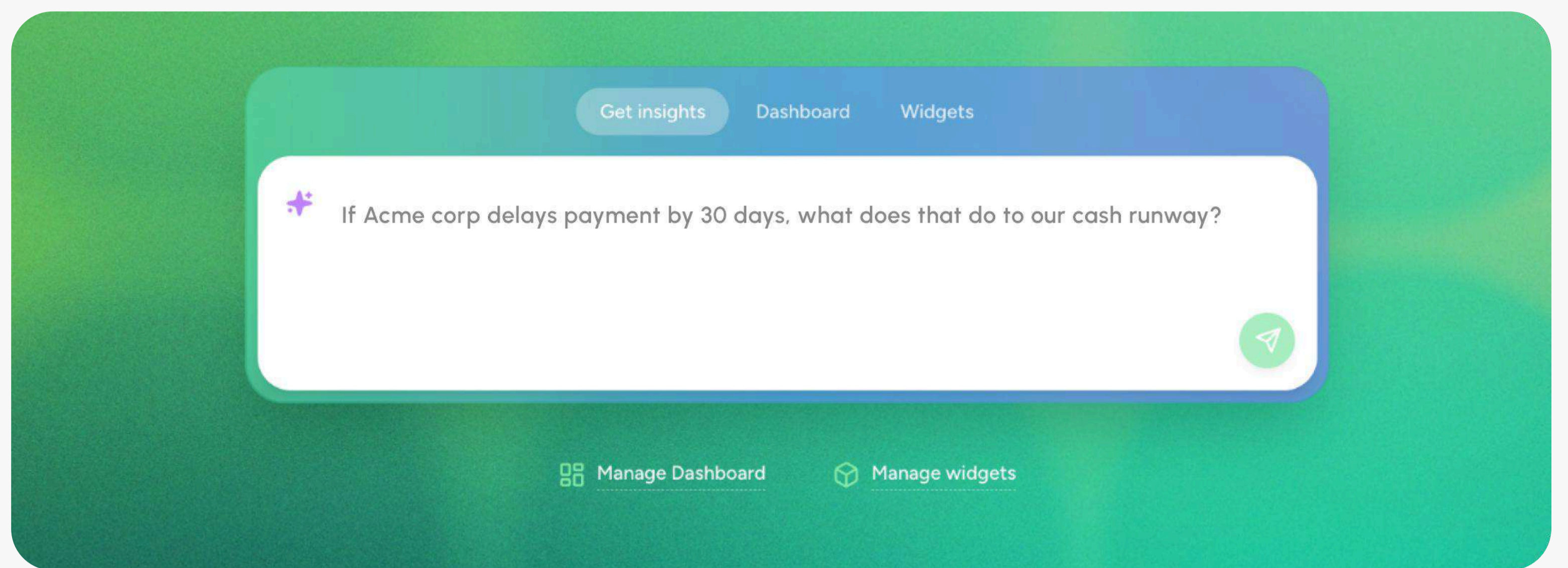
### An Alternative : Interactive, *Infinitely-drillable* insights.

Spontaine connects to whatever the client runs. Their ERP. Their CRM. Their time entry system. Their invoicing platform. Their bank. It ingests, reconciles, and governs - automatically, every month - against KPI definitions that your team set at the engagement level. Revenue is recognised the right way. Costs allocated the way the partner approved. Variances flagged before anyone asks about them. Your team arrives at the pack with the data already done.

Verified analysis - current, and drillable to whatever depth the analysis requires replaces the back-and-forth. The junior analyst who used to spend Tuesday and Wednesday rebuilding the Excel spends Tuesday and Wednesday finding *the story inside the numbers*. The senior who used to review for accuracy reviews for insight. The partner who used to walk in hoping the numbers were right walks in knowing what they mean.

**The pack your client receives reflects that shift. It does not describe what happened. It calls out what is working, what is not, and what to do about it, with the specificity and confidence that only comes from a team that had time to think.**

That is what top-tier advice looks like.  
That is what your brand deserves to be known for.



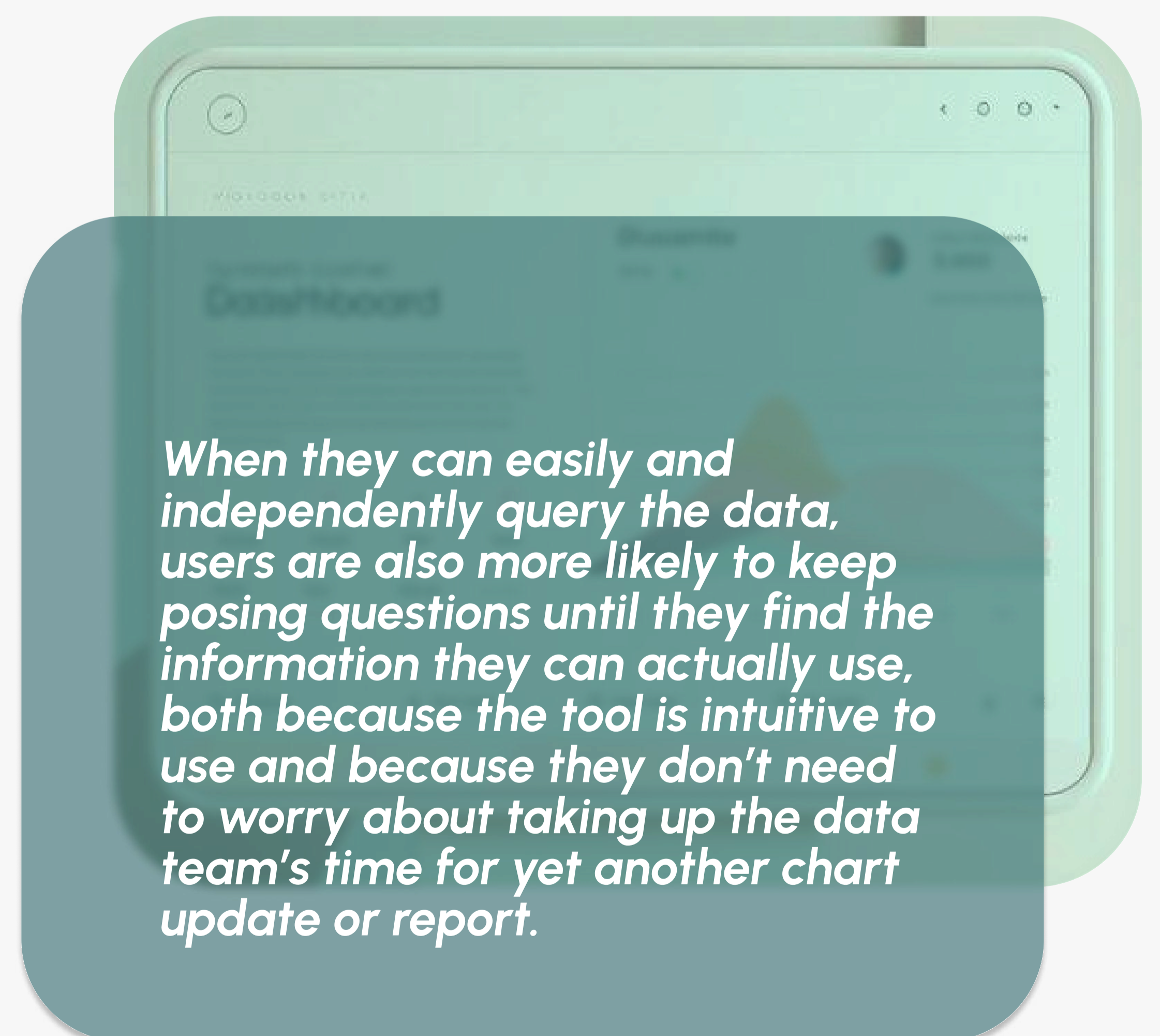
*Imagine your advisory pack already contained the insight - and your client could pull any thread from it, any time, and dig deeper, what would that do to how they describe you to the next CFO they meet?*

### What the client receives

**A board pack that carries your firm's brand. Clean, governed charts. Verified KPIs. Variance commentary that says something specific rather than something careful. Recommendations the partner stands behind because the infrastructure standing beneath them is unimpeachable.**

Every chart interactive. Every number drillable. Beside it, a chat window connected to the same governed semantic layer that produced the analysis. They want to know which clients drove the margin shift in the services division. They ask. The system answers: not from a raw export, not from a generic AI with no context about this business, but from the intelligence layer your team built. The one that defines their KPIs the way your engagement agreed to define them.

**You deliver precision business navigation that no-one else can.**



INVESTMENT

# 04

Custom Workflows

## The Complex Clients You Could Never Quite Serve

INTEGRATION | RECONCILIATION | FORECASTING | CONVERSATIONAL ANALYTICS | . CUSTOM WORKFLOWS

**Multi-entity. High complexity. High value. Now within reach.**

Every practice has a ceiling that just gets accepted. Even when the firm and the partners are analytically capable of serving a group with three entities, two currencies, and a consolidation requirement, there is a real economic ceiling.

**The hours required to deliver a consolidated group view, manually, every month, from sources that were never designed to talk to each other does not fit inside a fee structure of a mid-market firm.**

The inter-company eliminations alone require senior judgment. The reconciliation of group cash against entity cash requires time. The consolidated EBITDA that has to survive a board's scrutiny, prepared from three separate systems with three separate charts of accounts, requires someone who cannot be replaced by a junior working from a template.

**So the multi-entity client goes somewhere else. Usually to a firm with more infrastructure. Usually to a firm charging significantly more. Usually to a firm whose brand is larger but whose actual insight, delivered to this specific client, would not be materially better than what your team would have produced..**  
**..If the economics worked.**

### What changes

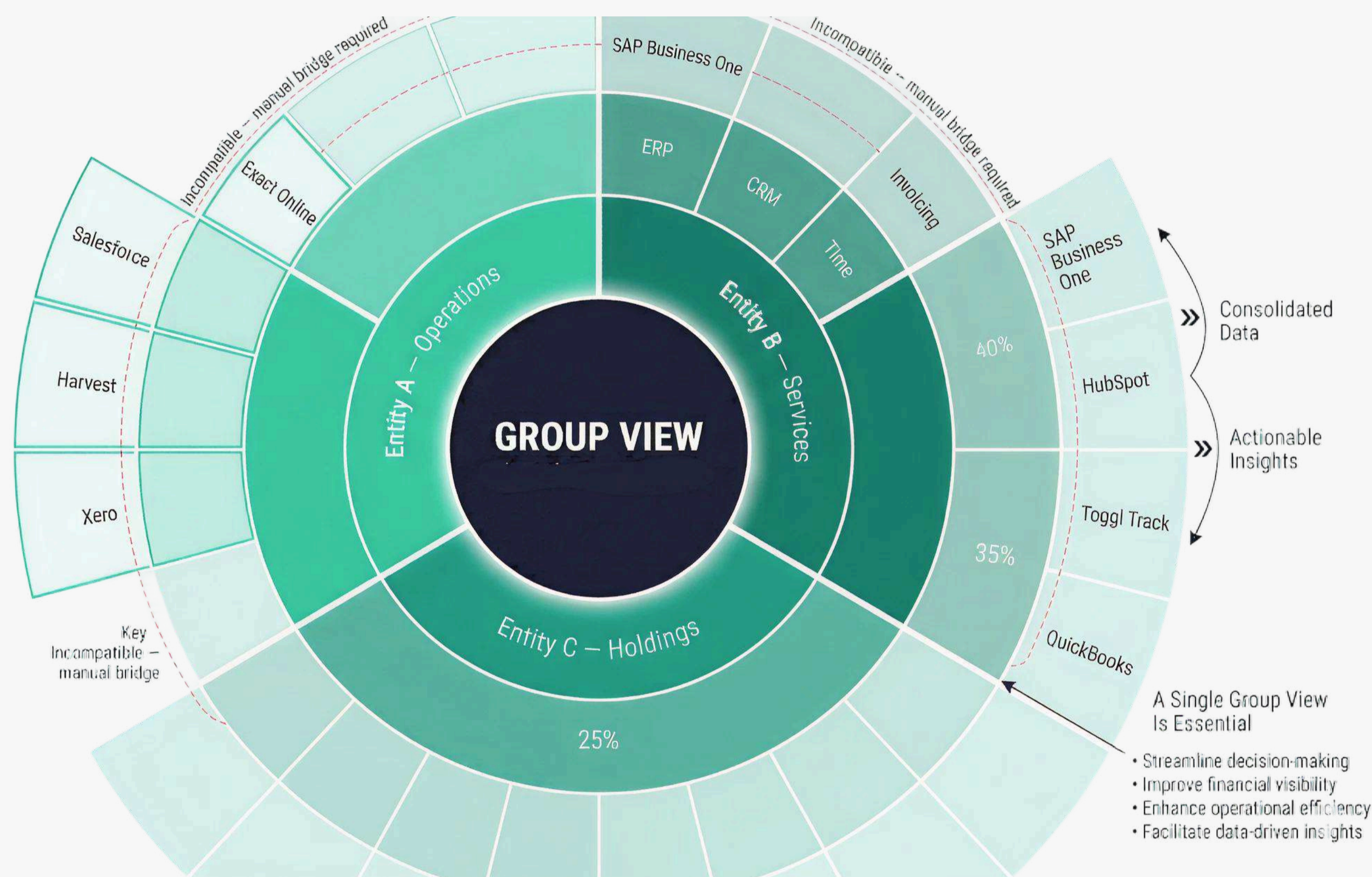
The consolidation that used to consume three senior days now runs automatically. Inter-company transactions are identified, governed, and eliminated inside the semantic layer using rules the partner defined once at engagement start, applied consistently every month without human intervention.

Entity P&Ls reconcile to group P&L without a junior chasing mismatches across spreadsheets at eleven on a Sunday night. The group view the board needs - consolidated EBITDA, group cash positions, divisional margin comparison, inter-company flows netted out - is produced from the same governed layer that produces each entity's management pack.

Research from *dataSights* confirms the scale of the problem this solves. Manual consolidation across multiple entities typically consumes fifteen or more business days chasing mismatches and fixing spreadsheets. Automated consolidation cuts the month-end close by up to 70%. Separately, 99% of companies managing multiple entities report struggle with inter-company reconciliation. The problem is the structural reality of every multi-entity client engagement.

With a Spontaine -powered solution, what used to be the most expensive engagement type becomes the most efficient. The senior time that made multi-entity work uneconomical is no longer consumed by the consolidation.

It is available for the analysis. For the advice. For the conversation with the CEO about what the group numbers actually mean - which is the conversation the client is paying for and rarely getting enough of.



### The client this unlocks

**The multi-entity client is not a more complex version of the single-entity client. It is a different profile entirely.**

They are almost always growing. The second and third entities exist because the business worked well enough to expand. That growth trajectory means the engagement grows with the firm - more entities, more complexity, higher fees. Deeper relationships means increased involvement with organizations are almost always preparing for something. A refinancing. An acquisition. An exit. Transactions that require exactly the kind of governed, historically consistent, auditable analysis that Spontaine powers, and what a manually assembled Excel-based consolidation will never reliably provide.

**Spontaine helps you create relationship-sticky clients. Service delivery that can internalize a group's complete financial architecture reduces risk, surfaces growth levers and becomes a differentiator for you that is extremely hard to replicate elsewhere.**

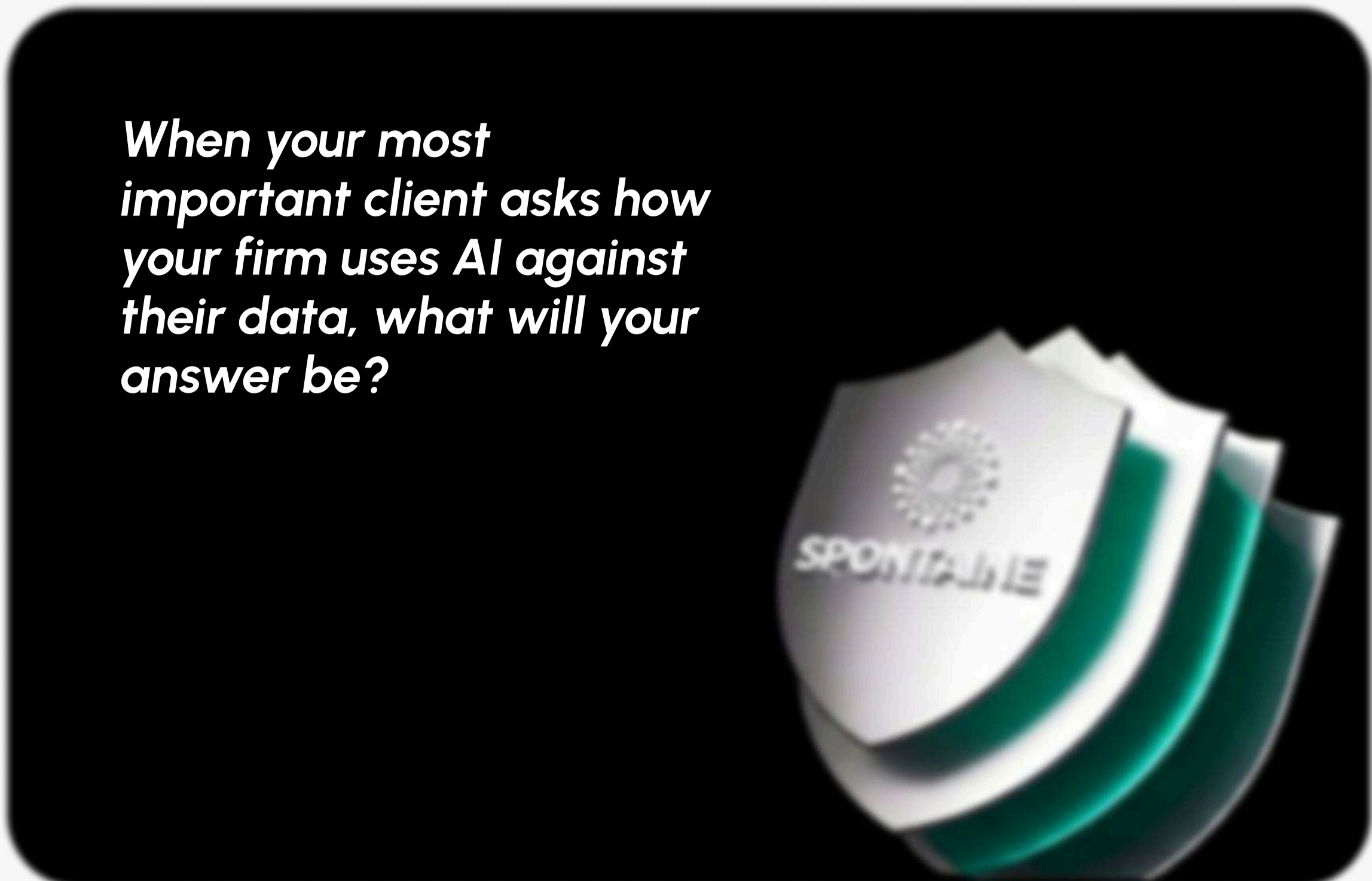
INVESTMENT

# 05

Secure AI

## The Safer Way

API SECURITY | SENSITIVE DATA HANDLING



This lesson cannot be more direct - an employee who pastes a client P&L "just to get a quick summary" could be making a huge error. The intent is benign. The exposure is permanent.

The system that powers everything for you today is a silent threat to your existence - the analyst who pastes a client P&L into ChatGPT to get a quick summary before the morning meeting. Others are not as dramatic - The Power BI report built by someone who defined a formula produced by an AI assistant. The Co-Pilot query running against an Excel file that still contains PII.

**It is all well-intentioned, and completely unguarded.**

Research published by the *Harvard Law School Forum on Corporate Governance* found that 58 percent of employees admit to providing sensitive company information to large language models.

In an advisory firm handling multiple clients' financial data simultaneously, that is not a statistic that can be overlooked. One mistake big enough can end your practice.

Samsung learned this at corporate scale. Within three weeks of lifting a ban on employee use of ChatGPT, engineers had leaked sensitive data on three separate occasions - submitting source code, internal meeting recordings, and confidential test sequences to the model. Samsung subsequently banned all generative AI tools across company devices, noting that data transmitted to AI platforms is stored on external servers, making it impossible to retrieve or delete.

What governed AI inference actually means.

**When AI touches data through Spontaine's platform layer, three things are structurally true that are not true in any other configuration.**

**The AI never sees raw data it is not meant to see. It sees governed, contextualised, semantically defined data :**

- KPI definitions already applied,
- Inter-company eliminations already done
- PII already masked at the layer level before any inference request is made.

**The answer it generates is grounded in the firm's understanding of the client's business. Not in everything that happened to be in the spreadsheet.**

The inference is specific, and significantly more reliable. Spontaine does not pass entire datasets to a model for analysis. The model never has access to more than the question requires. The model does not train on the data. The system is contractually and architecturally protected. The client's financial information does not become part of any model's future outputs.

The firm can say this to a client, to a regulator, to an auditor and mean it structurally, not just as a policy statement.

Date	Client Name	Task Description	Priority	Due Time	Status	Category	Time Spent (hrs)	Notes
2025-10-29	ABC Construction Ltd	Reconcile VISA statement	High	2:30 PM	Not Done	Accounts Payable L.		
2025-10-29	GreenTech Ltd	Run payroll processor	Urgent	10:30 AM	In Progress	Payroll		Waiting on Bank P&L. Confirm hours with Sarah.
2025-10-29	Coastal Retail Inc.	Process monthly P&L	Delayed	3:30 PM	Not Done	Financial Accounting		
2025-10-29	ABC Construction Ltd	Enter supplier invoices	High	3:30 PM	Completed	Accounts Payable L.	2.00	
2025-10-29	GreenTech Ltd	Record daily sales	Medium	10:00 AM	In Progress	Accounts Receivable L.	1.50	
2025-10-29	GreenTech Ltd	Reconcile bank account	High	1:00 PM	In Progress	Bank Reconciliation		Missing statement
2025-10-29	ABC Construction Ltd	Prepare payroll journal	Urgent	3:30 PM	Not Done	Journal Entries	1.00	
2025-10-29	Coastal Retail Inc.	Review software subscription charges	Low	9:30 PM	Completed	Consulting & Advise.	0.30	
2025-10-29	GreenTech Ltd	Check CMAA vendor remittance	High	12:30 PM	Completed	Supplier Disbursements	0.50	
2025-10-29	Coastal Retail Inc.	Final adjusting entries	Medium	2:30 PM	Not Done	Journal Entries		
2025-10-29	ABC Construction Ltd	Send All aging report to client	High	1:30 PM	Completed	Client Communications	0.20	
2025-10-29	GreenTech Ltd	File vendor receipts	Low	4:30 PM	Not Done	Documentation & L.		
2025-10-29	Coastal Retail Inc.	Reconcile credit card	High	4:30 PM	Not Done	Accounts Receivable L.		
2025-10-29	ABC Construction Ltd	Finalize month-end reports	Urgent	7:00 PM	Not Done	Month-End Close		
2025-10-29	Coastal Retail Inc.	Follow up on vendor invoice	Medium	6:00 PM	Not Done	Accounts Receivable L.		
							15.30	

**Co-Pilot, Power BI, and the governance gap.**

These are not bad products. They are good products running on foundations that were never designed for this risk environment.

# AI-Enhanced Business Tools Compared to Spontaine

AI infrastructure comparison for professional services and advisory firms:  
Microsoft Co-Pilot / Power BI (used independantly) vs Spontaine's AI Data Foundation

Dimension	Microsoft Co-Pilot Excel / Microsoft 365	Microsoft Power BI with Co-Pilot	Spontaine Governed Semantic Layer
<b>01 Centralised Business Logic</b> <i>Is there one definition of each metric, enforced everywhere?</i>	<b>○○○ None</b> Business logic lives in formulas embedded in individual Excel files. Every copy of a file can diverge. There is no mechanism to enforce consistent KPI calculation across users, engagements, or time periods.	<b>●○○ Partial</b> In practice, report authors frequently create their own measures. The same metric defined differently in two reports often makes outputs diverge and quickly erodes user trust.	<b>●●● Strong</b> Business logic is defined once in the semantic layer, partner-approved, and applied automatically at every use.
<b>02 Governance &amp; Explainability</b> <i>Can outputs be traced, audited, and defended?</i>	<b>●○○ Limited</b> Based on small data tables transferred in their entirety to a generic LLM. Near-zero explainability or output control	<b>●○○ Limited</b> Power BI lineage tools provide <i>some</i> data traceability. However, measures are author-dependent and not centrally governed.	<b>●●● Strong</b> Every answer is traceable to a governed semantic definition, approved by the business. Every output is explainable and defensible — to the client, a regulator, or an auditor.
<b>03 PII Protection</b> <i>Is client's personal data protected before AI inference?</i>	<b>○○○ None</b> No structural PII protection. Data pasted or uploaded to Co-Pilot (including payroll exports, client lists, or transaction records) enters the inference pipeline in full, with no masking.	<b>●○○ Limited</b> Power BI does not mask PII before AI processing. Sensitivity labels can restrict access, but do not prevent PII from entering the AI inference layer when present in datasets.	<b>●●● Strong</b> PII is masked at the semantic layer before any inference request is processed. Personal data never reaches the model. This is architectural, and applies consistently.
<b>04 Data Volume Limitations</b> <i>Does performance degrade as data grows?</i>	<b>●○○ Limited</b> Excel has a hard limit. Co-Pilot performance degrades significantly with large datasets. Multi-year transaction histories, multi-entity consolidations, and high-frequency operational data frequently exceed practical limits.	<b>●○○ Partial</b> Import mode datasets have size limits and refresh constraints. DirectQuery avoids size caps, but introduces performance trade-offs. Large datasets require Premium capacity licences at significant additional cost.	<b>●●● Strong</b> Spontaine fetches data via API, requesting only the specific, filtered data needed to answer each question. There is no volume ceiling because no bulk data transfer occurs. Performance is not determined by dataset size. Multi-entity, multi-year, high-frequency data is handled without architectural change.
<b>05 Integration from Enterprise Systems</b> <i>Can it connect to the systems clients actually run?</i>	<b>●○○ Limited</b> Co-Pilot works within the Microsoft ecosystem. Integration to non-Microsoft ERPs, CRMs, payroll platforms, or timekeeping tools requires manual data export, copy-paste, or third-party connectors.	<b>●○○ Partial</b> Power BI has a broad connector library but cannot resolve definitional conflicts between sources. A client running Exact for ERP, Salesforce for CRM will see two disconnected data streams, not one governed view.	<b>●●● Strong</b> Spontaine connects via API to the systems clients actually run, with the ability to create custom connectors to almost any system. Data is ingested, reconciled, and governed automatically.
<b>06 A Single Source of Truth</b> <i>Can it function as the data source that powers other systems and workflows?</i>	<b>○○○ None</b> Co-Pilot is a consumption layer, not a data layer. It reads from wherever data already lives - Excel files, SharePoint, email threads - but it does not create a governed, reusable data source that other tools or workflows can draw from.	<b>○○○ None</b> Power BI is designed for visualisation and reporting, not as a governed data layer that external systems, automation workflows, or AI agents can query programmatically.	<b>●●● Strong</b> Spontaine's semantic layer is specifically designed to function as the governed data foundation that every downstream tool, report, and workflow draws from. Approval workflows and AI agents can be built on top of it.
<b>RATING GUIDE</b> ●●● Strong - fully supported by design ●○○ Partial - possible but requires configuration or discipline ●○○ Limited - structural constraints apply ○○○ None - not supported			

**Note:** Microsoft enterprise licences (M365 E3/E5, Co-Pilot for Enterprise) provide stronger protections than consumer accounts. Ratings reflect typical deployment in a professional services context.

**Spontaine is designed to complement, not replace Microsoft tools by governing the data foundation for Co-Pilot and Power BI query.** Spontaine's data can be delivered over APIs to tools that you already use. It can also open up entirely new possibilities over new applications and workflows that transform the way you do business.

# What These Five Investments Share

Each investment in this paper addresses a different dimension of the same structural problem: the gap between what a professional services firm can do analytically and what it can afford to deliver operationally.

## The Window of Opportunity Is Open. Briefly.

The Big4 are building.

EY's AI already handles over three million compliance cases annually across 80,000 tax professionals.

Deloitte launched an agentic AI platform in 2025.

Fortunately, there is a way to close that gap without millions in IT spend, and transforming to a *"tech company that also does advisory"*

**Spontaine closes the gap - as custom infrastructure that your associates can manage independantly and addresses all of these usecases simultaneously - and many more.**



## READY TO START?

NovaTecto is Spontaine's exclusive delivery partner. We work directly with advisory firms, accounting practices, and professional services organisations to deploy Spontaine against your specific engagement models.

A first engagement typically reaches a working state within a few weeks.

**NOVA  
TECTO**

  
SPONTAINE

*The conversation starts here:*

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