Adoptive Technologies

COPILOT GUIDE FOR FINANCE

Microsoft 365 Copilot for finance teams

Where Copilot genuinely helps with reporting, forecasting and client communication, and how to keep the numbers and confidentiality safe.



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WELCOME

Before you start

Finance teams and accountancy practices have good reasons to be careful with AI, and good reasons to try it.

The work is full of tasks that Copilot is decent at: summarising long threads, drafting commentary, tidying spreadsheets, preparing for meetings. It is also full of things where mistakes cost money and trust. Numbers must be right, client information must stay confidential, and the reasoning must be something you can defend.

This guide is written for finance directors, practice partners and office managers. It explains what Copilot is, what to put in place first, the everyday jobs where it helps, and the rules worth agreeing. It is not a sales pitch for licences, and it is honest about where Copilot should not be trusted.

If anything here raises a question, pick up the phone. I would rather talk it through.



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How to use this guide

Read it end to end, or jump to what you need. Thinking about starting? Go to the readiness checklist on page 4. Want ideas? Pages 5 to 8 cover reporting, planning and client work. Worried about accuracy and confidentiality? Start on page 9.

CHAPTER 1

Copilot in two minutes

Copilot is not one product. There are three things people mean by the name, and it helps to know which is which.

1 Copilot Chat

An AI chat assistant included with many work Microsoft 365 accounts. It is good for drafting, explaining and brainstorming, and works with what you type, paste or attach. Signed in with a work account, it carries enterprise data protection.

2 Microsoft 365 Copilot

A paid add-on licence that works inside Word, Excel, PowerPoint, Outlook and Teams, and can use your own emails, meetings and files. It only shows a person what they already have permission to see.

3 Agents

Optional extras built for one repetitive job, such as answering questions from your internal procedures. They come later, once the basics have settled.

The point to remember

Copilot is a language tool, not a calculator. It is very good at drafting, summarising and explaining, and it can still make arithmetic and logic mistakes. Treat everything it produces as a first draft that you check against the source data.

IF THIS SOUNDS LIKE YOU	START WITH
Not sure it is worth it yet	Copilot Chat with a few volunteers. It is included with many accounts, and it shows you what people actually use.
Writing, planning and reporting all day	Microsoft 365 Copilot for that small group, once the readiness steps in the next chapter are done.
One repetitive task that eats time	Talk to us about an agent, after the basics are in place.

Licensing, names and features change often. We confirm the current position for you before you buy anything.

CHAPTER 2

Get ready before you switch it on

For finance, readiness is mostly about confidentiality and clean data. Both are worth fixing whether or not you ever use Copilot.

- [ ] **Lock down client and financial data.** Check who can open payroll, management accounts, client files and board papers. Copilot will happily surface anything a person already has access to.
- [ ] **Separate clients and engagements.** Make sure staff only reach the clients and entities they work on, and that confidential matters have properly restricted spaces.
- [ ] **Protect every account.** Turn on multi-factor authentication for everyone. Finance accounts are a prime target for fraud and Copilot makes a stolen login more valuable.
- [ ] **Clean up your spreadsheets.** Copilot works best on tidy tables with clear headings. Messy workbooks produce messy answers.
- [ ] **Agree what must never go into an AI tool.** For example personal data, bank details, tax references, and anything under a confidentiality agreement.
- [ ] **Check your professional and regulatory duties.** Bodies such as the ICAEW and ACCA, and regulators, have published material on using AI. Check what applies to you, including client engagement terms.
- [ ] **Keep an audit trail.** Decide how you record where AI helped, who reviewed the output and how it was checked.

What we check first

We review your Microsoft 365 permissions, how client and finance data is stored, sign-in protection and device security, and give you a short list of fixes in priority order. Nothing is switched on until the list is dealt with.

CHAPTER 3

Where it helps: reporting and planning

These are the jobs where finance teams tell us the time saving is real. Copilot does the first pass, you do the checking.

EXCEL

Monthly reporting summaries

Reads a table of figures and draws out the main trends, then produces a chart for the pack.

TRY ASKING

Summarise the key trends in this P&L and chart revenue against operating costs by month.

EXCEL

Budget and forecast scenarios

Helps set up what-if models from historic data and assumptions, and explains the formulas it has used so you can review them.

TRY ASKING

Forecast next quarter using last year's actuals plus a 5 per cent rise in headcount.

WORD, EXCEL

Variance commentary

Drafts the narrative that explains why actuals differ from budget, based on the figures you point it at.

TRY ASKING

Write a short commentary on the variances in this table, focusing on the three largest.

WORD, POWERPOINT

Board and management packs

Turns your numbers and notes into an executive summary and headline slides, which you then edit.

TRY ASKING

Draft a one-page summary of Q2 performance from this workbook, covering revenue and cost control.

EXCEL

Cleaning and checking data

Suggests formulas to tidy inconsistent data, spot duplicates and find unusual entries for you to investigate.

TRY ASKING

Suggest a formula to remove trailing spaces and standardise the capitalisation in column B.

EXCEL

Cash flow patterns

Helps analyse receipts and payments over a rolling period to show seasonality and highlight where cash is tight.

TRY ASKING

Show the 12-month rolling average of receipts and payments and highlight the weakest months.

CHAPTER 4

Where it helps: clients, compliance and communication

Much of finance and practice life is reading, chasing and explaining. This is where the everyday saving is greatest.

OUTLOOK

Chasing late payments

Drafts polite, firm reminders at different stages, in a tone you can adjust.

TRY ASKING
Draft a courteous second reminder for an invoice that is 30 days overdue.

OUTLOOK, TEAMS

Catching up on threads

Summarises long email chains and chats so you can see the issue, the decisions and the next step.

TRY ASKING
Summarise this thread and list what the client is waiting for from us.

TEAMS, WORD

Audit and review preparation

Pulls outstanding items from emails and chats into a checklist with owners, ready for you to confirm.

TRY ASKING
Create a checklist of outstanding audit items from this chat and assign owners.

WORD

Client letters and engagement documents

Gives you a first draft of a routine letter or a plain-language explanation of a technical point, for review before it goes out.

TRY ASKING
Explain the effect of this change on the client in a short, friendly letter.

TEAMS

Meeting recaps

Records decisions and actions from client calls, internal reviews and month-end meetings.

TRY ASKING
Summarise the month-end meeting and list actions by owner.

COPILOT CHAT

Research starting points

Gives you an outline and a list of angles on a topic, which you then verify against official sources such as HMRC or the standard setters.

TRY ASKING
Outline the main points to consider when advising on [topic]. List sources I should check.

CHAPTER 5

A day with Copilot

A short, illustrative day for a finance manager. Your own tools and routines will differ, but the pattern is familiar.

H

Hannah, finance manager
An illustrative example, not a real person, at a growing business with a small finance team.

8:15

Catching up

Hannah asks Copilot to summarise a long email thread with the auditors and list what is outstanding.

OUTLOOK

9:30

Month-end trends

She asks for the main trends in the P&L and a chart of revenue against costs, then checks them against the ledger.

EXCEL

11:00

Commentary for the pack

Copilot drafts the explanation of the biggest variances. Hannah edits it for accuracy and tone.

WORD

13:30

What if hiring goes ahead?

She models a forecast with a 5 per cent rise in headcount and reviews the formulas behind the result.

EXCEL

15:00

Audit queries

She pulls open items from a Teams chat into a checklist and confirms the owners.

TEAMS

16:30

Chasing an invoice

Copilot drafts a polite reminder. Hannah checks the amount and the dates and sends it.

OUTLOOK

What to take from it

Hannah checks every number and every sentence. Copilot gets the draft started, so her time goes on judgement and conversations rather than formatting and chasing.

CHAPTER 6

Ten things to try first

Start with low-risk tasks that involve your own writing, not client data. These prompts work in Copilot Chat or inside the apps.

THE TASK	A PROMPT TO START FROM
Recap a meeting	*Summarise the key decisions and actions from this meeting, grouped by owner.*
Catch up on a thread	*Summarise this email thread in five points and tell me what needs a reply.*
Find the trends	*What are the main trends in this table? Show them in a chart.*
Explain a formula	*Explain what this formula does in simple terms and whether it handles blanks.*
Tidy some data	*Suggest formulas to clean the names in column A and remove duplicates.*
Variance commentary	*Draft a short commentary on the three largest variances in this table.*
Chasing email	*Draft a polite but firm reminder for an invoice that is [x] days overdue.*
Summarise a long document	*Give me a one-page summary of this report and list the key risks.*
Turn notes into actions	*Turn these notes into an action list with owners and dates.*
Improve my writing	*Make this clearer and shorter, in a professional tone.*

Make your prompts better

Point Copilot at the right file or range, say who the audience is and what format you want back, and ask it to show its working so you can review it. A prompt with a goal, some context and a format gets far better results than a vague request.

CHAPTER 7

Using it responsibly

Finance carries extra responsibilities. These are the rules we suggest agreeing before anyone starts.

1 Verify every figure

Check totals, percentages and formulas against the source data. Treat Copilot as a fast first draft, never as the final calculation.

2 A person remains accountable

Advice, judgements, sign-offs and filings are made by qualified people. Copilot does not take responsibility for them.

3 Protect client confidentiality

Keep client details out of tools your organisation has not approved, and be careful in shared spaces and shared chats.

4 Use official sources for rules

For tax, accounting standards and regulation, check HMRC, the standard setters and your professional body, not an AI summary.

5 Record how you used it

Note where AI helped and who reviewed the work, in line with your firm's quality and engagement standards.

6 Be open with clients

Check engagement terms and tell clients how you use AI where it matters. It builds trust and avoids surprises.

A word on accuracy

Large language models can produce an answer that looks right and is wrong, including with simple arithmetic. If a figure will be used for a decision, a filing or a client, recalculate it from the source. A good habit is to ask Copilot to list the cells or documents it used, and to open them.

CHAPTER 8

Your first 30 days

You do not need a big programme. A small, well-run pilot teaches you more than a launch.

Week 1

Tidy and protect

Review permissions on finance and client data, switch on multi-factor authentication and agree what must not go into AI tools.

Week 2

Start a small pilot

Choose three to eight people from finance, audit or practice support, give them licences and a few starter tasks.

Week 3

Train and share

Run a short session using your own reports and emails. Collect the prompts that worked and share them.

Week 4

Review and decide

Ask what saved time, what did not, and what worried people. Decide who is next, or whether to stop.

How to tell whether it is working

- [ ] **Time saved** on the tasks you chose, as reported by the pilot group
- [ ] **Still in use** after four weeks, rather than tried once and forgotten
- [ ] **No incidents** involving data, accuracy or inappropriate content
- [ ] **Confidence** among the people using it, and honest feedback on what was not useful

Where we can help

We can run the readiness review, set up licences safely and run a hands-on session built around your own reports, forecasts and client emails. You get a clear view of whether it is worth buying more, before you commit.

TALK TO US

Let's work out where Copilot fits in your finance team or practice

If this guide has raised questions, we would be glad to talk. A complimentary call takes around 15 to 20 minutes, and you will speak to a real, named person, usually me.

- ✓ We ask how your team works and where the time goes
- ✓ We give you an honest view on whether Copilot is worth it yet
- ✓ No pressure and no obligation

BOOK A CALL

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Choose a time that suits you

CALL US

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Straight through to a real person

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