

### networking



We design and support business networks by project or SPOT Managed.

### security



Let us enhance your security posture with policies, auditing or tools.

### voip



Empower your phones with lower costs and more functionality.

### storage



Explore the benefits of centralized storage and make life easier.

### dr/bc



We can keep critical systems, servers, and WAN links more available.

### services



Get advanced benefits from hosted services.

# AI, Neat or On the Rocks?

## How SMB Leaders Can Sip AI Safely Without Getting Burned



Presented by  
Steve Meek, CISSP



## Agenda

- Why AI feels confusing (and noisy)
- Where SMBs are actually seeing value
- The AI adoption journey (what works, what doesn't)
- Copilot, agents, and what those words really mean
- How to avoid security and “shadow AI” problems
- How SMBs should move forward — calmly and confidently



## OUR HISTORY OF “POURING, NOT PUSHING”

We've Been Talking AI since 2023

- > AI Is Like Your Drinking Buddy
- > Copilot Is Like the Co-Worker You Trained
- > AI Adoption Journey
- > Prompting University
- > Local government AI briefings
- > Client AI Councils
- > The AI Powered Executive
- > Security + AI awareness sessions



# THE AI ADOPTION JOURNEY

Most Businesses Don't Jump  
— They Ease In

> Personal Productivity

- “Help me get through the day”

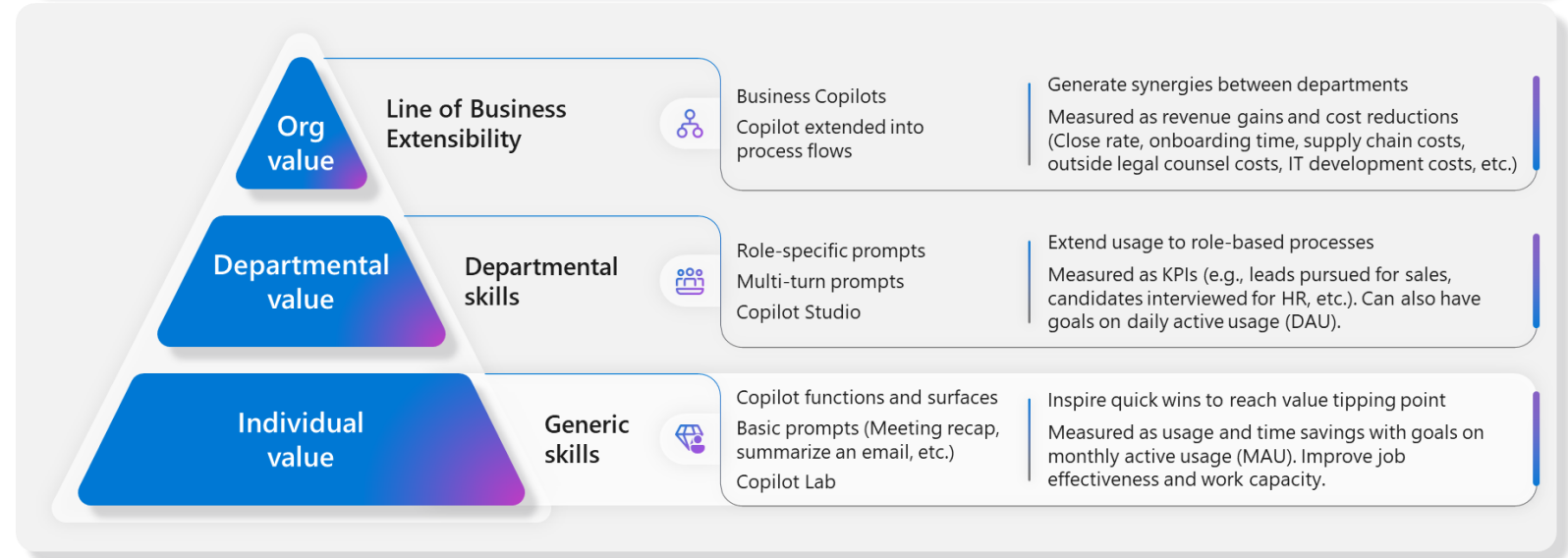
> Team & Department Help

- “Help us work the same way”

> Agents & Long-Tail Value

- “Help us think better, faster”

Grow value from a base of solid usage and individual productivity by optimizing departmental processes and impacting the metrics that are important to your organization.



# ROI, TEXAS-STYLE











## Where SMBs Actually See Payoff

### > Early wins:

- Time saved
- Less email
- Fewer meetings

### > Real wins:

- Better decisions
- Fewer dropped balls
- Less tribal knowledge risk

 <b>1</b> <b>Recap a meeting</b> – let Copilot keep track of key topics and action items so you can stay focused during the meeting and avoid listening to the recording after. → Draft an email with notes and action items from meeting	 <b>2</b> <b>Summarize an email thread</b> – get quickly caught up to a long, complex email thread. → Click on the Summarize icon	 <b>3</b> <b>Draft email</b> – personalize the tone and length. → Draft an email to [name] that informs them that Project X is delayed two weeks. Make it short and casual in tone.	 <b>4</b> <b>Summarize a document</b> – get right down to business by summarizing long documents and focusing on the relevant sections. → Give me a bulleted list of key points from file	 <b>5</b> <b>Tell me about a topic/project</b> – provide insights and analysis from across multiple sources to get up to speed quickly. → Tell me what's new about topic organized by emails, chats, and files?
 <b>6</b> <b>Give me some ideas for ...</b> – boost your creativity with ideas for your work such as agendas, product names, social media posts, etc. → Suggest 10 compelling taglines based on file	 <b>7</b> <b>Help me write ...</b> – jumpstart creativity and write and edit like a pro by getting a first draft in seconds. → Generate three ways to say [x]	 <b>8</b> <b>What did they say ...</b> – when you vaguely remember someone mentioning a topic, have Copilot do the research. → What did person say about topic	 <b>9</b> <b>Revise this content</b> – when you've got a rough draft of an idea, turn it into usable text and then vary the length and tone. → Rewrite with Copilot	 <b>10</b> <b>Translate a message</b> – with business becoming increasingly international, it's important to be able to read or write messages in other languages. → Translate the following text into French:

Executive focus

# FRONTIER FIRM THINKING

## Frontier Firms Aren't Fancy — We Are Intentional

- > We don't "do AI everywhere"
- > We pick our spots
- > We start with structure
- > We scale calmly



### Overview and KPIs

KPIs play a crucial role in organizations, providing a compass to navigate toward success. Let's dive into KPIs for executives and how Copilot can assist.



### Use case by role

Copilot can simplify the tasks that execs perform every day. Look at key use cases and how Copilot can be your AI assistant along the way.



### Day in the Life

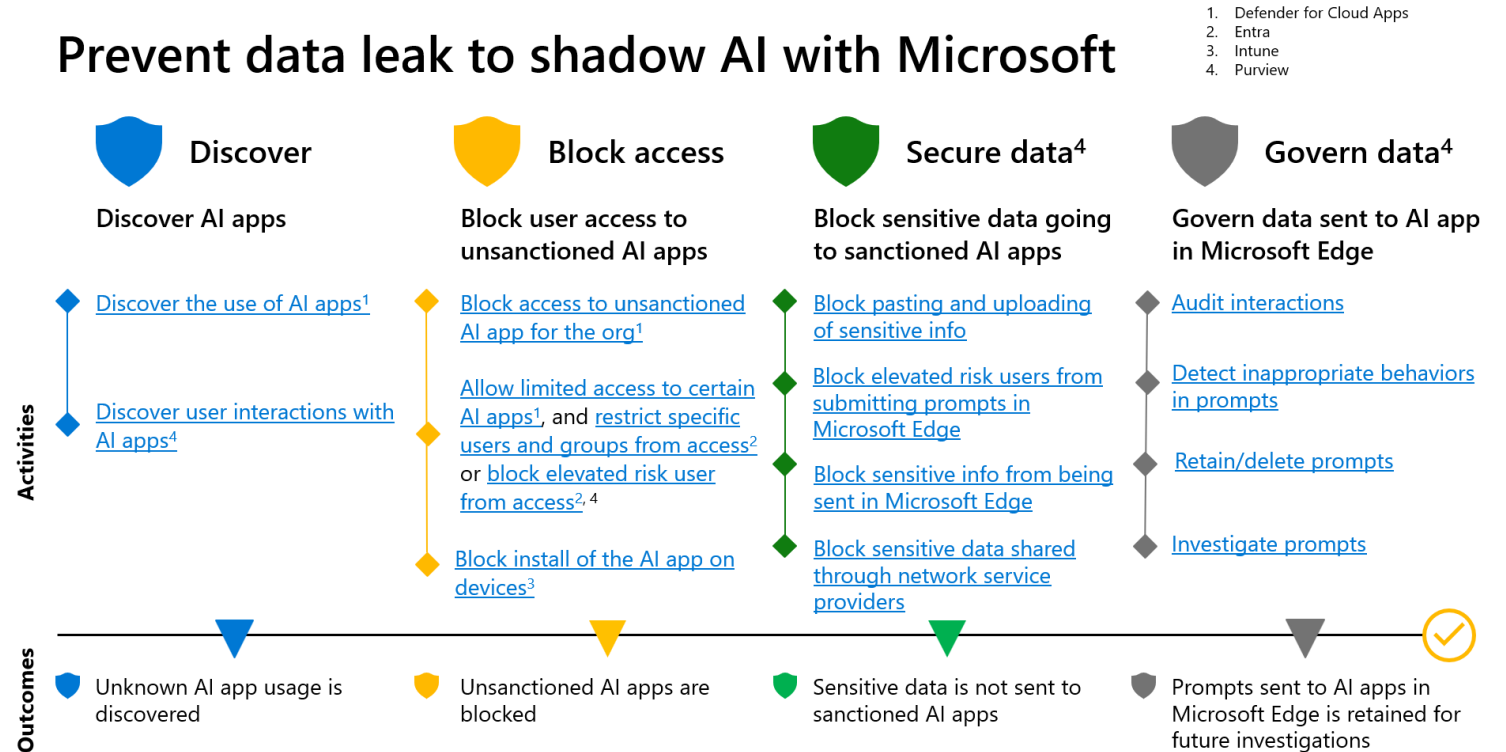
See how real-life executives are using Copilot in their day to day.

# AI READINESS

## Before You Pour AI In...

- > Do we know where our data lives?
- > Do we get rid of old crap?
- > Do we know what's current or final?
- > Do we know who should see what?
- > Clear filenames, no duplicates
- > Beware delays or beware "Shadow AI"

## Prevent data leak to shadow AI with Microsoft



# WHAT PEOPLE MEAN BY “AGENTS”

## Agents Are Not Robots Running Amok

- > They are focused assistants
- > Built for specific purposes
- > Fed only approved information
- > Designed to help humans decide
- > “Digital workers”
  - Lookup & Q&A
  - Task helpers
  - Process support
  - Autonomous

## What is an agent?

Agents use AI to **automate and execute business processes**, working alongside or on behalf of a person, team, or organization.

Deploy to...



Microsoft 365 Copilot













Your applications



Your websites

# COPILOT STUDIO “LITE” TEMPLATES

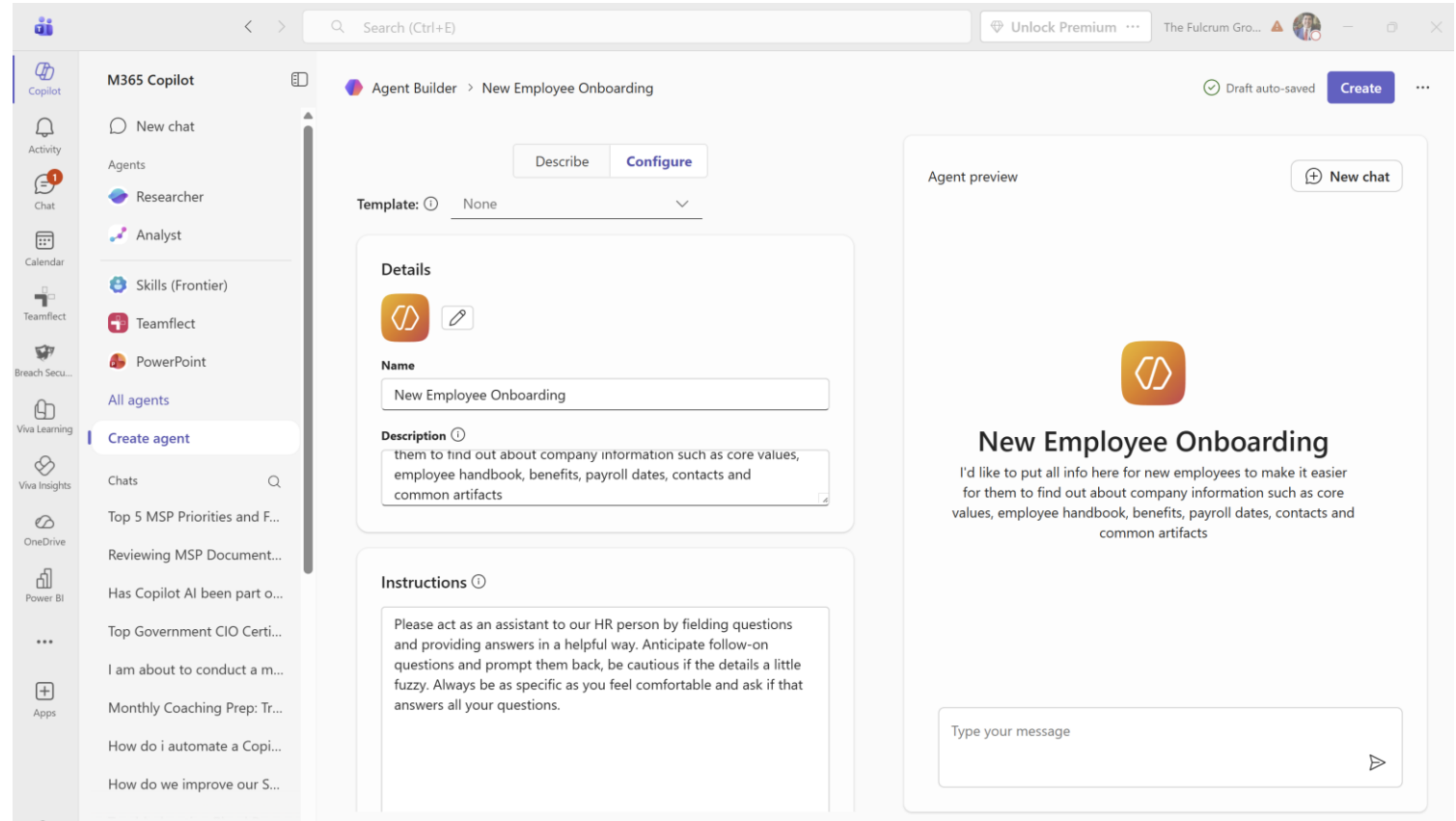
Get started quickly with agents by selecting pre-made templates and customizing them to fit your specific needs.

Agent Name	Description
 Writing Coach	Provides detailed feedback on writing. Helps change the tone of messages, translates text, and assists in writing tasks
 Idea Coach	Helps users brainstorm and organize ideas
 Prompt Coach	Assists users in creating effective well-structured prompts for Copilot
 Career Coach	Provides personalized career development suggestions including role understanding, skill gap analysis, learning opportunities, and career transition plans
 Learning Coach	Helps users understand complex topics by breaking them down into simple, intermediate, and advanced summaries. Provides guided practice and learning plans
 Meeting Coach	Helps meeting organizers create and ensure meetings are productive, engaging and well organized.
 Customer Insights Assistant	Designed to help your team get to know your customers by providing relevant information and insights.
 Interview Questions Assistant	Provides professional guidance in question generation tailored to specific job roles, or industries.
 Quiz Tutor	Creates interactive, fun, and engaging quizzes based on training documentation. It provides coaching on answers, praises correct <u>answers</u> , and offers explanations for incorrect ones.
 Scrum Assistant	Supports scrum team members in facilitating scrum ceremonies, backlog management, and continuous improvement.

# COPILOT STUDIO “LITE” AGENTS

This Is the Shallow End of the Pool

- Built inside Copilot Chat
- Plain-English setup (If you can explain it, you can build it)
- Great for:
  - Policies
  - Onboarding
  - FAQs



# LITE AGENT SCREEN

## What You're Seeing

- > Simple setup
- > Clear scope
- > Starter questions
- > Quick testing
  - No-code experience (guided, opinionated)
  - Up to 20 sources
  - File types limited to PDF, Most Office types

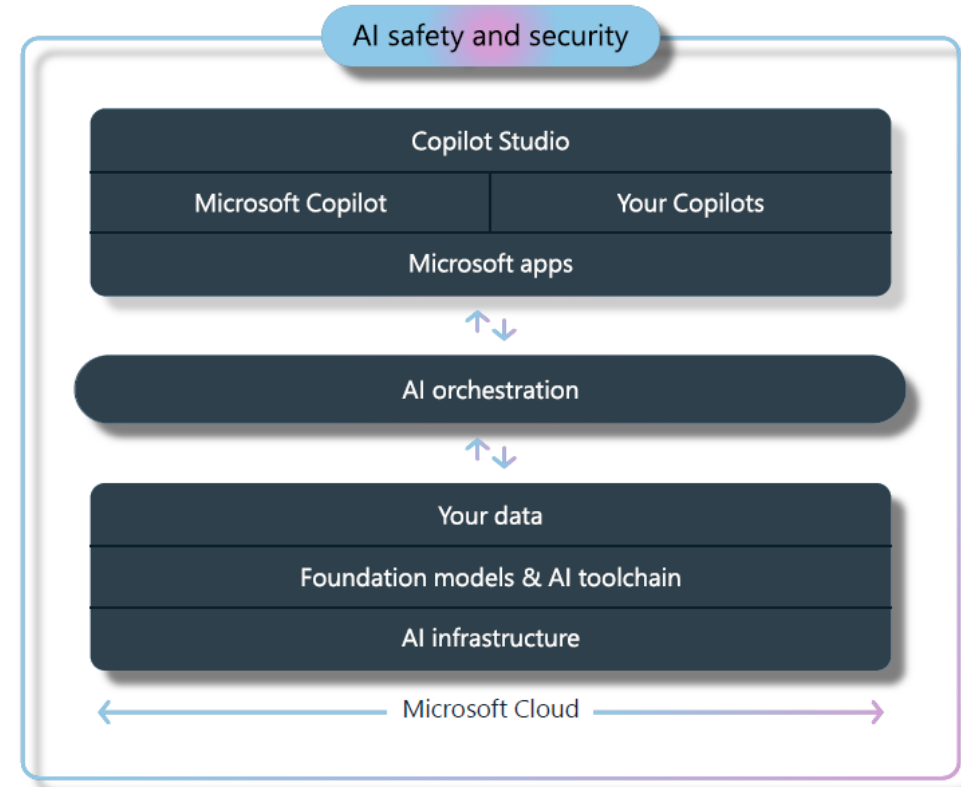
The screenshot displays the 'Agent Builder' interface for 'New Employee Onboarding'. It features a 'Describe' and 'Configure' toggle, with 'Configure' selected. Under 'Configure', there are two sections: 'Create documents, charts, and code' (enabled) and 'Create images' (disabled). The 'Create documents...' section includes a description and icons for Word, Excel, and PowerPoint. Below this is a 'Suggested prompts' section with a table of prompts, each with a title and message, and a trash icon. At the bottom of the prompts is a '+ Add a suggested prompt' button. To the right is an 'Agent preview' window showing a chat interface with a 'New chat' button. The chat content includes a message about payroll dates, a 'Next Upcoming Payroll' section with a calendar icon, and a list of payroll details: Pay Period: 02/11/2026 – 02/25/2026, Processing Date: 02/24/2026, and Paycheck Date: 02/26/2026. There is also a '1 reference' section with a link to 'CompanyPayrollSchedule ...' and 'Copy', 'Like', and 'Share' icons. A text input field at the bottom of the chat says 'Type your message'.

## FULL COPILOT STUDIO AGENTS

This Is Where AI Grows Up

- > Structured instructions
- > Curated knowledge
- > Designed for reuse
- > Managed like a business asset
- > Low-code platform (power, control, extensibility)

## Copilot stack



# WHY INSTRUCTIONS MATTER

## This Is the “House Rules” Slide

- > Use approved documents only
- > Don't guess
- > Explain in business language
- > Say “I don't know” when appropriate

The screenshot displays the Copilot Studio interface for configuring an agent. The browser address bar shows the URL: <https://copilotstudio.microsoft.com/environments/Default-0b8a850f-cffb-4ff7-ae8d-5c23210ee577/bots/029effdd-a012-f111-8406-000d3a3423d1/overview>. The interface includes a navigation menu on the left with options like Home, Agents, Flows, and Tools. The main content area is titled "Agent Overview" and contains a green notification: "Your agent has been provisioned." Below this, there are several configuration sections:

- Details:** Includes a "Name" field with the value "Sales Financial Intelligence Copilot" and a "Description" field with the text "Answers questions using curated SEC filings, investor reports, and financial documents stored in SharePoint." There are "Cancel" and "Save" buttons.
- Select your agent's model:** A dropdown menu is set to "GPT-4.1 (Default)".
- Instructions:** A text area containing the following text: "You are a financial intelligence assistant for sales and executive users. Answer questions ONLY using the documents provided in the configured SharePoint knowledge sources. Prioritize documents stored under the O1\_Sources folder. Ignore archived, draft, or historical content unless explicitly asked. When answering:- Cite information directly from the source documents when available- Include fiscal year, quarter, and period end dates where relevant- Favor the most recent filing if multiple documents cover the same topic- Be clear, concise, and executive-ready in tone If the requested information is not present in the knowledge base- Clearly state that the information is not available- Do not speculate or infer beyond the documents- Offer a related summary that IS supported by the documents, if helpful Do not generate content unrelated to the provided financial, SEC, or investor documents." There are "Cancel" and "Save" buttons.

On the right side, there is a "Test your agent" chat window. It shows a message from the agent: "Hello, I'm Agent. How can I help?" and a response input field with the text "Ask a question or describe what you need". The chat window also includes a "3 minutes ago" timestamp and a "0/2000" character count.

# KNOWLEDGE BASE DISCIPLINE

## Less Is More

- Financial summaries
- Policies
- SOPs
- Executive-ready docs

The screenshot shows the Copilot Studio interface for 'Sales Financial Intelligence Copilot'. The browser address bar shows the URL: <https://copilotstudio.microsoft.com/environments/Default-0b0a850f-dfb-4ff7-9e0d-5c23210ee577/bots/029effdd-a012-f111-8406-000...>

The interface includes a navigation bar with 'Home', 'Agents', 'Plans', 'Tools', and 'More'. The main content area is divided into several sections:

- Instructions:** A text box containing instructions for the agent, such as "period and dates where relevant. Favor the most recent filing if multiple documents cover the same topic. Be clear, concise, and executive-ready in tone." and "Do not generate content unrelated to the provided financial, SEC, or investor documents."
- Knowledge:** A section titled "Knowledge" with a sub-header "Add data, files, and other resources to inform and improve AI-generated responses." It lists five documents, each with a status of "Ready":
  - PRIMARY\_2025\_SEC\_DEF14A\_Proxy\_Statement\_Costco.pdf
  - PRIMARY\_2025\_SLC\_10\_K\_Annual\_Report\_Costco.pdf
  - PRIMARY\_FY2025\_Q3\_SEC\_10-Q\_Period\_End\_2025-05-11\_Costco.docx
  - PRIMARY\_FY2025\_Q2\_SEC\_10-Q\_Period\_End\_2025-02-16\_Costco.docx
  - PRIMARY\_FY2025\_Q1\_SLC\_10-Q\_Period\_End\_2025-11-23\_Costco.docx
- Web Search:** A section titled "Web Search" with a sub-header "Enable your agent to search all public websites. Learn more" and a toggle switch set to "Disabled".
- Tools:** A section titled "Tools" with a sub-header "Add tools to empower the AI to complete specific tasks for improved engagement. Learn more" and an "Add tool" button.

On the right side, there is a "Test your agent" chat window. It contains a message from the agent: "Hello, I'm Agent. How can I help?" and a text input field with the placeholder "Ask a question or describe what you need". The chat window also shows a timestamp "6 minutes ago" and a character count "0/2000".

# REASONING

## What Executives Should Notice

- Trends over time
- Clear explanations
- Source citations
- Calm confidence

The screenshot displays the Copilot Studio interface for 'Sales Financial Intelligence Copilot'. The main window shows a search query: 'What changed financially from FY2025 Q3 to FY2026 Q1? Provide details from the most recent filings, including fiscal year, quarter, and period end dates. Explain why these changes matter for business leaders.' The results are structured as follows:

**Referenced sources**

- PRIMARY\_FY2025\_Q3\_SEC\_10-Q\_Period\_End\_2025-05-11...  
"In discussions of our consolidated operating results, we refer to the impact of changes in foreign currencies relative to the U.S. dollar, which are differences between the foreign-exchange rates we use to conv..."
- PRIMARY\_FY2025\_Q3\_SEC\_10-Q\_Period\_End\_2025-05-11...  
"The effective tax rate for the first quarter of 2026 and 2025 was favorably impacted by discrete tax benefits of \$72 and \$100 related to stock compensation. LIQUIDITY AND CAPITAL RESOURCES The following table s..."
- PRIMARY\_FY2025\_Q3\_SEC\_10-Q\_Period\_End\_2025-05-11...  
"The gross margin in core merchandise categories, when expressed as a percentage of core merchandise sales (rather than total net sales), increased 30 basis points. The increase was across all categories. This

**Financial Changes from FY2025 Q3 to FY2026 Q1**

**Period End Dates:**

- FY2025 Q3: May 11, 2025
- FY2026 Q1: November 23, 2025

**Key Financial Changes:**

- Net Sales:** Increased by 8% to \$65.9/8 million, driven by higher comparable sales and the addition of 25 net new warehouses since the prior year.
- Membership Fee Revenue:** Rose 14% to \$1.329 million, primarily due to membership fee increases and new member sign-ups.
- Gross Margin:** As a percentage of net sales (excluding gasoline price deflation), gross margin increased by four basis points. In core merchandise categories, gross margin improved by 30 basis points.

The interface also includes a 'Test your agent' section with a 'Search sources' button, a 'Publish' button, and a 'Settings' button. The chat area on the right shows the user's question and the AI's response, along with a 'New test session' button and an 'Evaluate' button.

# PUBLISHING

## Where to access?

- > Microsoft 365 Copilot
  - Best for: Executives, managers, knowledge workers
- > Microsoft Teams
  - Best for: Operational managers, department leads
- > Web App / Embed
  - Best for: Portals, external users, demos

The screenshot shows a Microsoft 365 Copilot chat interface. The browser address bar displays a URL: <https://m365.cloud.microsoft/chat/entity1-d870f6cd-4aa5-4d42-9626-ab690c041429/eyJpZC6ImYyMmZlMGVmlLWU1ZTMtNGZkNC05MWFjLTFlOTk1NTM0NDdkZCIsInNjZW5hcnVljoibGF1bmNoY29waW...>

The chat window title is "Sales Financial Intelligence C > Are there additional financial documents available".

The prompt in the chat is: "Create an executive-ready 'What changed and why it matters' summary. Compare FY2025 Q2, FY2025 Q3, and FY2026 Q1. Explain notable financial shifts and the drivers discussed in the filings. Close with 'What this means for an SMB owner' in 5 bullets. Include citations after each major section."

The generated response is titled "Sales Financial Intelligence C" and includes the following sections:

- Executive Summary: What Changed and Why It Matters**
- Comparison of FY2025 Q2, FY2025 Q3, and FY2026 Q1**
- FY2025 Q3 (Period End: May 11, 2025):**
  - Net sales increased 8% to \$65,978, driven by higher comparable sales and new warehouse openings.
  - Membership fee revenue rose 14% to \$1,329, primarily due to fee increases and new sign-ups.
  - Gross margin (excluding gasoline price deflation) improved by four basis points.
  - SG&A expenses (excluding gasoline price deflation) increased by one basis point.
  - Effective tax rate was 22.5%, up from 22.0%.
  - Net income grew to \$2,001 (\$4.50 per diluted share), compared to \$1,798 (\$4.04 per diluted share).
  - Eight new warehouses opened, with four in the U.S., two in Canada, and one internationally.

The response includes a citation: PRIMARY\_FY2025\_Q3\_SE...

The interface also shows a "Message Copilot" input field with a plus sign and a microphone icon, and a disclaimer: "AI-generated content may be incorrect".

## ROLE-BASED IDEAS

### > Executives

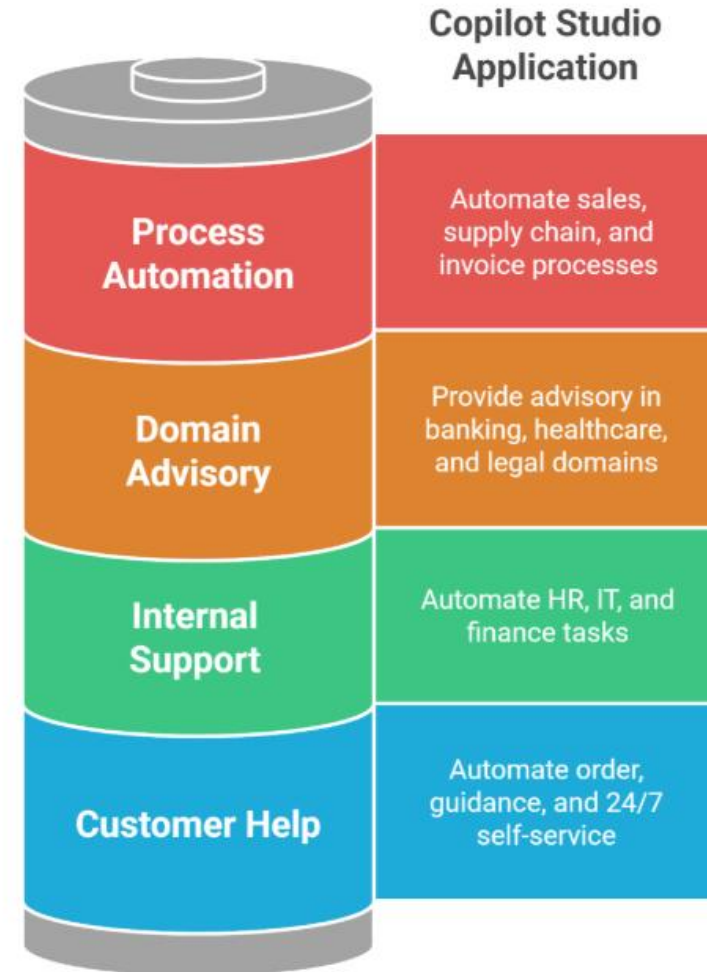
- “What changed and why should I care?”

### > Finance

- Budget vs actual
- Margin pressure

### > Ops / Sales / HR

- RFP help
- Policy clarity
- Onboarding support



# ROLE-BASED IDEAS

Typical Titles	Agent Name	Agent Question (Example)	Types of Content	Types of Content/Data Source	ROI / Benefits
Owner / CEO / President	Executive Briefing Agent	"What changed this month and why does it matter?"	KPI summary, highlights, risks	Monthly ops report (PDF), KPI dashboard (Excel), leadership notes (DOCX)	Faster exec awareness; fewer meetings; decision speed
Owner / CEO / President	Board Prep Assistant	"Turn this month's results into board talking points."	Board memo, narrative	P&L, cash flow, KPI deck, risk register	Saves prep time; sharper board communication
Owner / CEO / President	Decision Support Agent	"What are the top 3 issues I should focus on this week?"	Priority framework, action list	Leadership notes, KPIs, major project status	Reduces decision fatigue; improves focus
Owner / CEO / President	Risk Radar Agent	"What risks increased and what should we do?"	Risk summaries, mitigations	Risk register, security policies, vendor contracts	Early warning; fewer surprises
Owner / CEO / President	Strategic Planning Companion	"Draft 3-5 priorities for next quarter."	OKRs, priorities	Annual plan, QBR notes, SWOT, meeting notes	Speeds planning; consistency across leaders
Owner / CEO / President	Executive Inbox Summarizer	"Summarize threads about pricing, churn, and hiring."	Summaries, themes	Outlook exports, Teams chat summaries, key docs	Time savings; reduces missed items
Owner / CEO / President	Business Health Check Agent	"Are we healthier than last quarter?"	Trend analysis	Quarterly KPI pack, P&L, balance sheet	Detects drift early; better forecasting
Owner / CEO / President	Due Diligence Assistant	"What red flags exist in these contracts and financials?"	Risk flags, summaries	Contracts (PDF), financial packets	Faster diligence; reduces legal surprises
Owner / CEO / President	Advisor Prep Agent	"What questions should I ask my CPA this month?"	Question list, agenda	Financials + CPA notes	Better advisor meetings; improved outcomes
Owner / CEO / President	Plain-English Finance Translator	"Explain our cash flow in simple terms."	Translation + explanation	Cash flow statement, notes	Improves understanding; faster decisions

## Content Types that Work Best

- Monthly/Quarterly financial packets (P&L, Balance Sheet, Cash Flow)
- Budget vs Actual
- Policies + SOPs + checklists
- Executive summaries & QBR decks
- Controller/CPA notes (huge value)

# ROLE-BASED IDEAS

Typical Titles	Agent Name	Agent Question (Example)	Types of Content	Types of Content/Data Source	ROI / Benefits
CFO / Finance / Controller	Budget vs Actual Agent	"Where are the biggest variances and why?"	Variance commentary	Budget vs actual (Excel), P&L (PDF)	Faster analysis; fewer spreadsheet hours
CFO / Finance / Controller	Cash Flow Insight Agent	"What's driving cash up/down?"	Drivers, recommendations	Cash flow + AR/AP aging	Prevents cash surprises; better runway planning
CFO / Finance / Controller	Margin Pressure Detector	"Which costs are growing faster than revenue?"	Cost trends	P&L by category	Protects margin; cost control
CFO / Finance / Controller	Month-End Close Assistant	"Summarize close highlights and anomalies."	Close recap	Close checklist, financial pack	Faster close communication; fewer errors
CFO / Finance / Controller	Audit Prep Agent	"What documents are missing for audit?"	Document request list	Audit checklist, policy binder, financial statements	Reduces audit scramble; lowers audit cost
CFO / Finance / Controller	Expense Policy Interpreter	"Is this expense allowed?"	Policy Q&A	Expense policy, travel policy	Less back-and-forth; consistent decisions
CFO / Finance / Controller	Forecast Review Agent	"Are assumptions realistic vs history?"	Assumption review	Forecast model, prior actuals	Better forecasts; fewer surprises
CFO / Finance / Controller	Pricing & Profitability Agent	"Which services/products are least profitable?"	Profitability summary	Service catalog, COGS, pricing sheets	Improves pricing; increases gross margin
CFO / Finance / Controller	Bank/Investor Q&A Agent	"Draft lender update based on results."	Narrative update	P&L, cash flow, KPIs	Better stakeholder confidence; time saved
CFO / Finance / Controller	CPA Collaboration Agent	"Summarize CPA notes and action items."	Action tracker	CPA emails, notes, tax docs	Better follow-through; fewer missed tasks
COO / Ops / GM	Operational KPI Agent	"What's moving in delivery, backlog, throughput?"	Ops trend summary	Ops dashboard, project tracker	Faster ops decisions; improved throughput
COO / Ops / GM	SOP Navigator Agent	"What's the correct process for X?"	SOP Q&A	SOP library, playbooks	Consistency; reduces training load

## Sources (in priority order)

- SharePoint / OneDrive curated folders
- Teams files (structured channels)
- File upload (pilot/demo only)
- System exports only when summarized first (avoid raw GL dumps)

## HOW ORGANIZATIONS SHOULD START DISTILLING

A Calm, Sensible Path Forward

- AI Readiness Assessment
- Copilot pilot- AI Council
- Use case brainstorming
- One or two agents
- Measured expansion



## SUMMARY

### Key Takeaways

- AI doesn't have to be scary
- Structure beats speed
- Copilot keeps AI inside the fence
- Agents should help people think, not replace them
- The goal is confidence, not flash



## > Any questions ?

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