tellius

The Tellius Guide to

AI for Financial Planning & Analysis

How Conversational AI + Agentic Workflows Drive Efficiencies for Modern Finance Teams

By Chris Walker, Head of Product Marketing, Tellius

Introduction

AI can drive **huge** efficiencies for modern Financial Planning & Analysis (FP&A) teams.

The question isn't **if** AI can help—rather, it's **how** to go about leveraging AI for Finance in a meaningful way when, frankly, you're already drowning in day-to-day FP&A work—you know, the spreadsheets and the ever-growing deluge of enterprise data.

This guide is here to help. It will outline what an **AI-powered approach to FP&A looks like** and demystify how FP&A teams can turn complex, fragmented financial data into streamlined answers, insights, and decisions. By the end of this short read, you'll be equipped with the knowledge necessary to help your team use AI—specifically conversational AI and agentic workflows— to drive efficiencies, reduce risk, spot strategic growth areas.

Sections

The challenges of modern FP&A & the benefits of AI

FP&A today is, ironically, harder today than in years past. ue to the sheer volume of data and tools available, the heightened expectations from leadership to do more with less, and rapid market shifts.

FP&A leaders grapple with questions like:

How can we ensure accuracy, speed, and strategic FP&A foresight in increasingly complex environments without significantly increasing headcount?

How can we drive strategic alignment and support operational efficiencies?

How best can we track, report, and optimize cash flow, working capital, maintain healty operating margins, and other key financial KPIs?

AI can help, and the benefits are numerous:

TAILORED
Automatically adapt to your organization's unique KPIs, calculations, and reporting needs.

ACCELERATE
Compress month-long planning cycles into days with AI-powered financial analysis & forecasting.

FUTURE-PROOF
Stay ahead of the curve as AI transforms financial planning and analysis.

BENEFITS OF AI FOR FINANCE

AUTOMATION
Transform manual processes into intelligent workflows that accelerate strategic decision-making.

FRICTIONLESS
Combine the familiarity of Excel with the intelligence of AI.

ALIGNMENT
Drive unified decision-making with real-time financial visibility across your entire organization.

There's one caveat, however—AI can help only if it's used to augment the FP&A team's capabilities in an intelligent and contextually relevant way.

The four missing ingredients in traditional FP&A tools

Today's FP&A tools lack four crucial ingredients that hinder finance teams from keeping up with the growing demands of the business:

Context

Traditional FP&A tools like SAP, Oracle Financials/Hyperion, Microsoft Dynamics 365, Excel, Anaplan, and BI Tools like Tableau and Power BI were never designed to "understand" your company. Sure, they can connect to your data, generate reports, and display KPIs, but they don't fully grasp **how those KPIs connect to your unique strategies, departments, and operations**. Without this deep context, you're left with surface-level information and hours of manual interpretation.

Flexibility/Personalization/Accessibility

Traditional FP&A tools are "one size fits most" with specific sweet spots and learning curves. Most are relatively **inflexible**, for example, making even minor model changes in SAP BPC (Business Planning and Consolidation)—like adjusting a hierarchy or adding a new KPI—often requires IT involvement or months of consulting time. This rigidity means finance teams can't quickly adapt forecasts to market shifts—a major drawback in volatile environments.

When it comes to **personalization**, tools like Anaplan require heavy model builder expertise to customize and tailor dashboards, perform scenario planning, or activate workflows, making it harder for FP&A analysts to get the personalized views they need without depending on a small group of power users.

Finally, regarding **accessibility**, many FP&A teams fall back to Excel for accessibility (everyone knows how to use Excel, right?). But Excel files quickly become massive, error-prone, and a version control nightmare ("which file is the latest?") making it inaccessible at scale, especially across distributed teams.

Can't Get to the "Why"

Traditional FP&A tools are geared at identifying the "what" but struggle to deliver anything meaningful when it comes to the "why". Variance analysis requires extra manual discovery and pivoting to hone in on root causes and key drivers. Valuable answers as to **why things are happening** and next best actions are the last-mile manual work keeping FP&A teams up at night.

Manual (Limited Automation)

Manual work abounds with traditional FP&A tools. Rolling forecast updates often mean downloading actuals, manually mapping GL accounts, and then pasting them into Excel models where a single formula error can derail the entire forecast. Scenario planning involves cloning entire workbooks or planning models, adjusting assumptions, and then relinking everything by hand. Monthly management reporting often means refreshing pivot tables, rebuilding PowerPoint charts, and reformatting PDFs by hand.

Tellius AI FP&A Analysis

Tellius is a modern AI-powered FP&A solution. It combines an intuitive conversational AI interface with embedded intelligence, context, and automation in every step of the analysis process, so finance teams can finally keep pace with the business and shift their focus—from firefighting to strategy.

Context: A Semantic Layer that *Understands* Your Business

Our platform's semantic layer doesn't just connect to data—it understands it. By capturing your company's data model, ontology, and business logic, we deliver contextual, trusted, and governed answers.

Instead of surface-level KPIs, you get insights tied directly to your business context and operations so variance explanations, forecasts, and scenarios are not just numbers—they're decision-ready narratives you can trust.
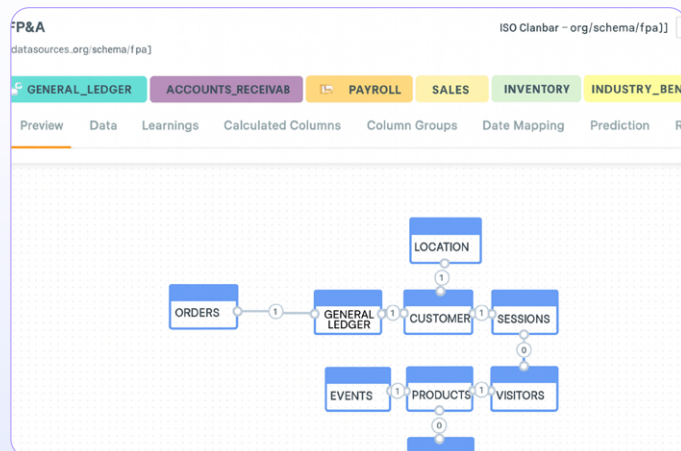
Flexibility, Personalization, and Accessibility: Analytics Without Barriers

Gone are the days of rigid models and reliance on a handful of "power users." With conversational AI and intuitive drag-and-drop Vizpads, anyone on your FP&A team can explore data, ask follow-up questions, and build personalized analysis flows—without waiting weeks for IT or model builders.

- **Ad hoc exploration**: Ask natural language questions and instantly see visual, contextual answers.
- **Complex, multi-part analysis**: Chain together queries to explore drivers and scenarios seamlessly.
- **Personalized views**: Tailor dashboards and reports on the fly to reflect the metrics that matter most to you.
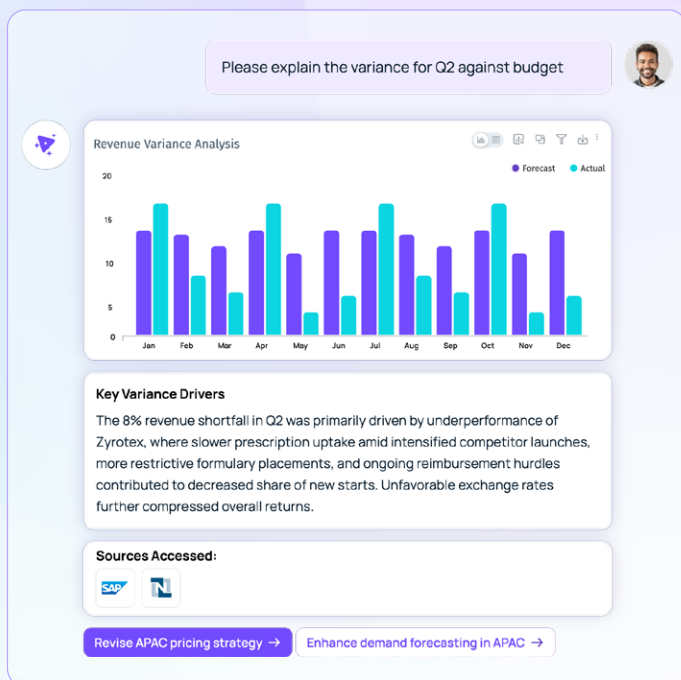
Tellius AI FP&A Analysis

Getting to the *Why:* AI-Powered FP&A Insights

Tellius gets you to "what happened" quickly—but then goes further to explain why it happened. Advanced AI Insights automatically detects anomalies, identifies root causes, and uncovers the key drivers behind performance. Instead of days of manual variance detective work, you get immediate, automated answers to questions like:

AI-Driven Root Cause Exploration

Which cost centers are driving OPEX variance?

Why did gross margin slip in Q2?

What levers most impact our cash flow forecast?
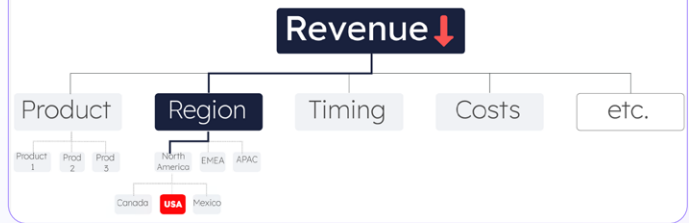
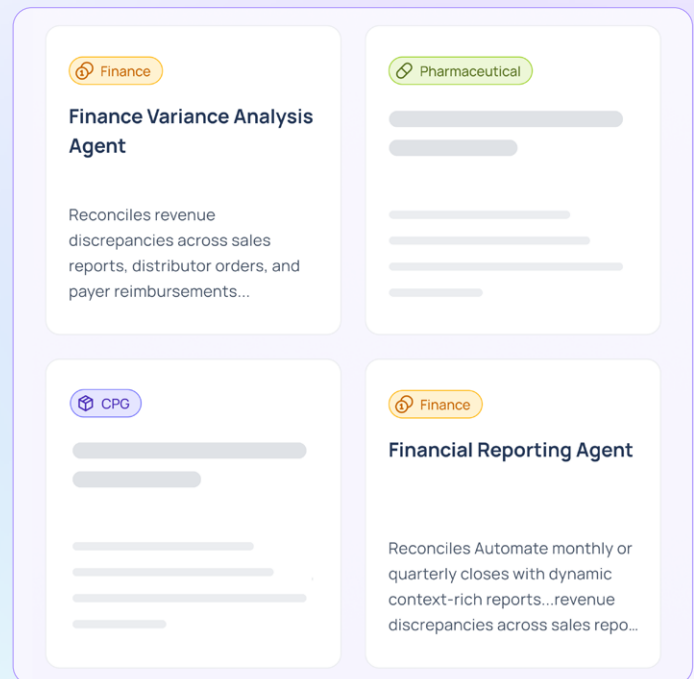## Automation Everywhere: From Manual to AI-Augmented FP&A

Manual consolidation, reconciliation, and reporting are replaced with automation woven throughout the platform.

- **Rolling forecasts**: Automatically ingest actuals, map GL accounts, and refresh forecasts—no copy-paste required.
- **Scenario planning**: Generate and compare multiple scenarios on the fly, without cloning spreadsheets.
- **Management reporting**: One-click updates push the latest numbers and insights into ready-to-share formats and generative summaries.
- **AI Agents for FP&A**: Easily build and deploy agents that can run complex, multi-step analyses—like "forecast revenue by region, compare to prior year, identify variance drivers, and recommend actions"—all in one automated flow.

Finance

Finance Variance Analysis Agent

Reconciles revenue discrepancies across sales reports, distributor orders, and payer reimbursements...

Pharmaceutical

CPG

Finance

Financial Reporting Agent

Reconciles Automate monthly or quarterly closes with dynamic context-rich reports...revenue discrepancies across sales repo...

This shift frees finance teams from clerical work and gives them back the time to focus on analysis, strategy, and partnering with the business.

Modern FP&A platforms give you **context**, **flexibility**, **insight**, and **automation** to deliver faster, smarter, and more strategic impact.

Real-life FP&A questions that Tellius can answer

Below are sample queries an FP&A professional might ask, followed by the kind of instant, AI-generated responses they could receive.

How did our operating expenses compare in Q3 versus Q2, and what were the key drivers of the increase?

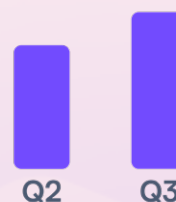**Summary**: Operating expenses increased by 12% in Q3 compared to Q2.

Drill-Down Insights:
- Marketing spend rose by 20% due to a new product launch campaign.
- Logistics costs grew by 8% as international shipping rates increased.
- Travel and entertainment expenses increased by 5%, mainly driven by a sales offsite event.

Actionable Insight: Consider negotiating new shipping contracts and reassessing marketing spend allocation to control OPEX growth.
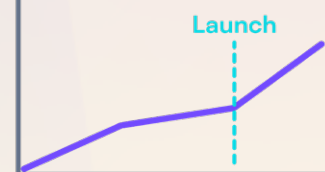
Operating Expenses
12% Increase

Q2   Q3

What impact did the new product launch have on our monthly recurring revenue last month?

Summary: MRR increased by 15% month-over-month following the launch.

Key Drivers: New product upsells contributed 60% of this growth, with high adoption rates among existing mid-market customers.

Opportunity: Focus on targeted campaigns for segments that showed increased conversion to further boost recurring revenue.
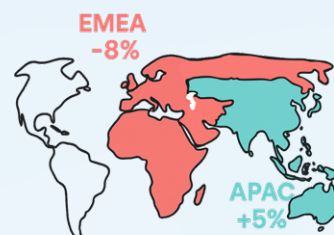
MRR
15% Increase
Launch

Where did we see the largest variance in revenue last month compared to our forecast, and what explains this deviation?

Key Variances:
- EMEA region underperformed by 8% against the forecast, primarily due to delayed contract sign-offs in the enterprise segment.
- Meanwhile, APAC sales exceeded forecasts by 5% as a key distributor executed promotions earlier than expected.

Suggested Actions: Investigate the contract delays in EMEA to speed up deal closures. Leverage the successful APAC distributor strategies in other regions or products for improved conversions.

EMEA -8%
APAC +5%

Why can Tellius do this?

Key AI Capabilities for Finance
- Collaboration
- Unification
- Continuous Learning & Adaptation
- Deep Insights & Advanced Analytics
- Contextual Understanding

Unified Data Integration & Analysis

Tellius plugs into ERP systems, CRMs, spreadsheets, and data lakes to create a single source of truth. Instead of bouncing between dozens of tools, formats, and swapping tools to perform various financial analysis, you can have a natural language back-and-forth conversation with your data. Answer and ask follow-up questions related to cash flow, financial performance, and more, unifying the data and necessary analysis behind the scenes to ensure consistent, accurate insights.

Deep, Contextual Insights & Accessible Advanced Analytics

Traditional finance and BI tools often fall short when it comes to intelligence, reasoning, and narratives on top of raw data. Tellius understands an organization's data, business, and domain context. It discerns signals from the noise and spots true cost drivers, root causes of budget variances, and actionable risks/opportunities. This means you get answers that don't leave you guessing—complete with diagnostics, root cause analysis, and forward-looking recommendations based on trusted advanced analytics.

Contextual Understanding

It's not just about numbers—it's about what those numbers mean. Tellius captures the hierarchy and relationships behind every KPI, department, product line, and cost center. The platform's AI models analyze historical patterns and business rules to provide insights that reflect your organization's unique operational context and financial relationships.
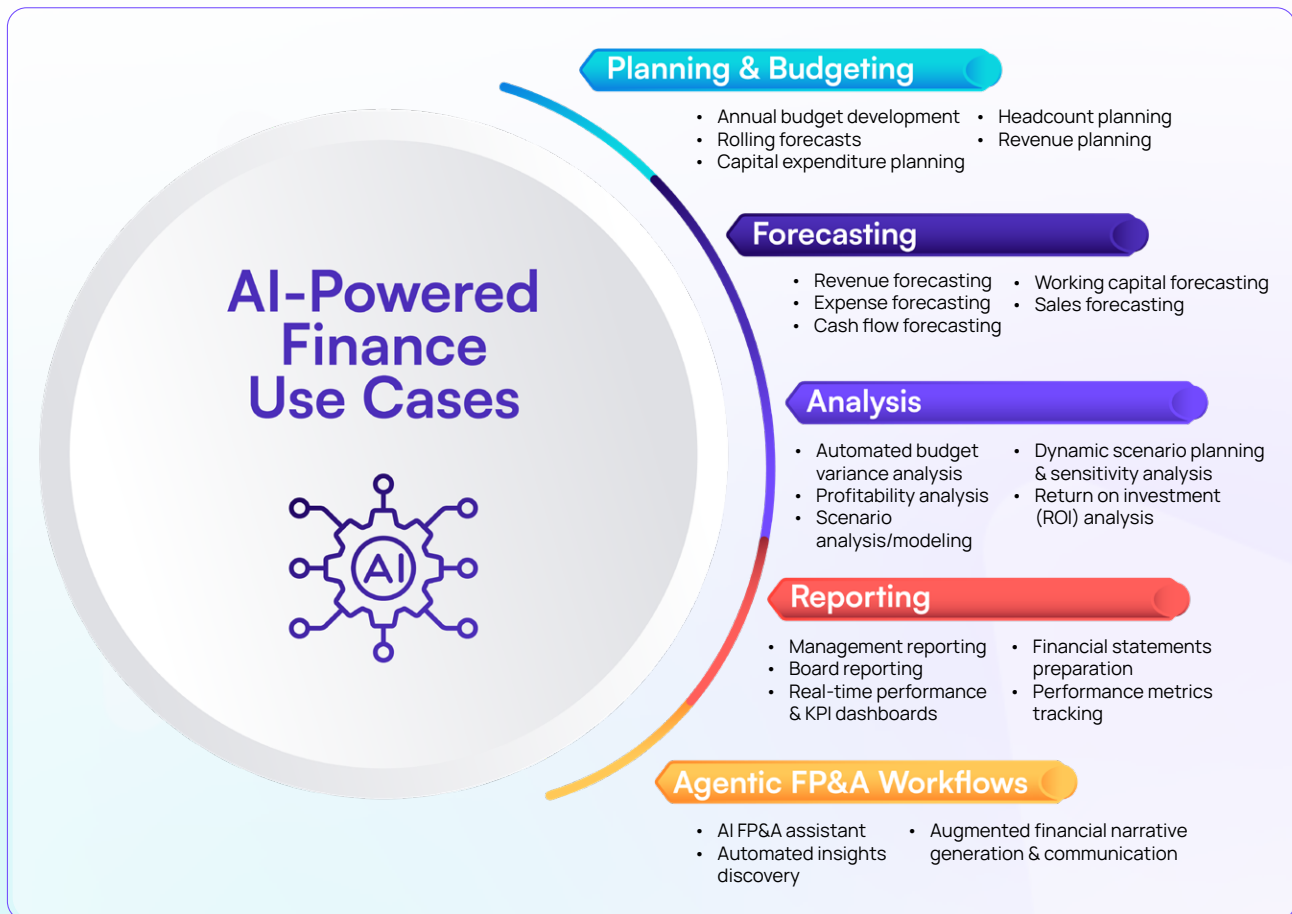
Continuous Learning & Adaptation

As your company evolves, so does Tellius. The platform refines its models to align with your changing business conditions, from new product lines and market expansions to shifts in cost structures. It learns from every interaction, feedback loop, and human validation step—growing from a capable assistant into a trusted advisor.

Human-in-the-Loop Verification & Collaboration

Tellius encourages collaboration. Finance teams can validate insights, tweak assumptions, and confirm reasoning paths, ensuring that the AI-generated narratives align with the company's strategic priorities and evolving data definitions. Over time, this synergy creates a robust, company-specific "knowledge layer" that captures institutional memory and best practices.

Real-world applications of Tellius AI for FP&A

AI and agentic workflows can help supercharge many aspects of FP&A work:

AI-Powered Finance Use Cases

Planning & Budgeting
- Annual budget development
- Rolling forecasts
- Capital expenditure planning
- Headcount planning
- Revenue planning

Forecasting
- Revenue forecasting
- Expense forecasting
- Cash flow forecasting
- Working capital forecasting
- Sales forecasting

Analysis
- Automated budget variance analysis
- Profitability analysis
- Scenario analysis/modeling
- Dynamic scenario planning & sensitivity analysis
- Return on investment (ROI) analysis

Reporting
- Management reporting
- Board reporting
- Real-time performance & KPI dashboards
- Financial statements preparation
- Performance metrics tracking

Agentic FP&A Workflows
- AI FP&A assistant
- Automated insights discovery
- Augmented financial narrative generation & communication

Planning & Budgeting

- **Annual budget development**: Build comprehensive annual budgets with AI-assisted allocation, automated consolidation, and collaborative workflow tools. Integrate historical data, market trends, and strategic goals to create more accurate and aligned budgets across departments.

- **Rolling forecasts**: Maintain agile, continuous planning with automated rolling forecasts that incorporate real-time data, market signals, and performance metrics. Easily adjust and update projections as conditions change.

- **Capital expenditure (CapEx) planning**: Optimize investment decisions with AI-powered CapEx analysis, ROI projections, and automated scenario modeling. Track project performance and maintain clear visibility into capital allocation.

- **Headcount planning**: Streamline workforce planning with integrated compensation analysis, automated cost calculations, and dynamic org modeling. Align staffing plans with business goals and budget constraints.

- **Revenue planning**: Create detailed revenue plans with AI-assisted forecasting, automated pipeline analysis, and dynamic pricing optimization. Incorporate market trends and historical performance for more accurate projections.

Forecasting

- **Revenue forecasting**: Generate accurate revenue predictions using machine learning models that incorporate historical patterns, market conditions, and leading indicators. Automatically adjust forecasts based on real-time performance data.

- **Expense forecasting**: Create detailed expense projections with AI-powered trend analysis, automated categorization, and dynamic cost driver modeling. Track variances and receive early warnings about potential overruns.

- **Cash flow forecasting**: Optimize working capital with AI-enhanced cash flow projections, automated collection/payment pattern analysis, and dynamic liquidity planning.

- **Working capital forecasting**: Improve capital efficiency with automated working capital analysis, inventory optimization recommendations, and receivables/payables forecasting.

- **Sales forecasting**: Enhance sales predictions with AI-powered pipeline analysis, win rate modeling, and automated opportunity scoring. Integrate CRM data for more accurate forecasts.

Analysis

- **Automated budget variance analysis**: Empower rapid, automated budget variance detection with seasonality-adjusted, ML-based anomaly identification and precise threshold-based variance spotting. Go beyond simply knowing WHAT variances occur—gain instant insights into WHY they happen, with automated root cause analysis that uncovers the underlying drivers and key contributors behind each variance. Enhance financial forecasting speed and accuracy via fully explainable, no-/low-code predictive modeling to generate revenue, expense, and cash flow forecasts. Easily embed these forecasts into live Vizpads for performance tracking and unlimited sharing across the organization.

- **Profitability analysis**: Gain deep insights into profit drivers with AI-powered contribution margin analysis, automated customer/product segmentation, and dynamic cost allocation modeling. Instantly identify opportunities to optimize pricing, reduce costs, and improve margins across business units, products, and customers.

- **Scenario analysis/modeling**: Build sophisticated financial models with intelligent scenario generation to account for multiple variables and interdependencies. Leverage ML algorithms to evaluate thousands of potential outcomes and automatically identify the most impactful variables affecting your business performance.

- **Dynamic scenario planning & sensitivity analysis**: Stay agile in volatile markets with a conversational what-if interface that simulates a range of financial scenarios and variables, instantly visualizes potential outcomes, and empowers teams to adjust forecasts on the fly. Respond to shifts with confidence and speed, ensuring your strategies remain resilient and adaptive.

- **Return on investment (ROI) analysis**: Accelerate investment decisions with automated ROI calculations, predictive performance modeling, and comparative analysis across projects. Track actual versus projected returns in real time and receive AI-powered recommendations for optimizing resource allocation and maximizing returns.

Reporting

- **Management reporting**: Automate the creation and distribution of comprehensive management reports with AI-generated insights, customizable templates, and real-time data integration. Enable self-service analytics for quick answers to ad hoc questions.

- **Board reporting**: Streamline board meeting preparation with automated report generation, dynamic visualizations, and strategic KPI tracking. Create compelling narratives that highlight key business drivers and strategic initiatives.

- **Real-time performance & KPI dashboards**: Build interactive, real-time dashboards that track critical performance metrics, with automated alerts for significant changes and AI-powered insights into underlying trends. Effortlessly track and visualize critical financial metrics across the business, integrate new data sources for enriched analysis, and explore fully granular data with infinite drill-down capabilities with sub-second speed. Generate shareable, downloadable reports and dashboards to maintain a clear view of financial health.

- **Financial statements preparation**: Accelerate financial close with automated consolidation, reconciliation, and statement generation. Ensure accuracy with AI-powered anomaly detection and validation checks.

- **Performance metrics tracking**: Monitor and analyze key performance indicators across the business with automated data collection, trend analysis, and predictive insights.

Agentic FP&A Workflows

- **AI FP&A assistant**: Uncover key drivers behind shifts in operating margins, profitability, cost-to-revenue ratios, and beyond via multiagent systems that can reason, leverage tools, and are grounded in your company's context and data.

- **Automated insights discovery**: Transform raw financial data into actionable intelligence with an AI agent that proactively uncovers hidden trends, anomalies, and opportunities—highlighting key business drivers and suggesting strategic recommendations without manual analysis.

- **Augmented financial narrative generation & communication**: GenAI alleviates the time-intensive task of transforming complex financial data into tailored, presentation-ready insights for various business partners, from marketing to sales and R&D. With automated narrative generation, FP&A teams can quickly turn numbers into role-specific, easily digestible stories, making it simple to deliver insights and recommendations that resonate with each audience—without spending hours creating slides or rephrasing data.

Success Story

A multinational CPG company's FP&A team struggled to keep up with variance analysis from business units, spending weeks consolidating data and manually calculating drivers. With Tellius, they unified financial, pricing, and trade spend data into a single source of truth. The platform automatically surfaced the key factors behind margin swings, linked trade investments to profitability, and modeled the impact of pricing mix adjustments—leading to faster decision cycles, improved profit margins, and stronger Net Dollar Retention.

Embrace the Future with Tellius

Leveraging AI to supercharge and remove much of the grunt work from FP&A is not just a technological upgrade for organizations—it's a strategic imperative. As the financial landscape grows more complex, the ability to quickly derive and communicate insights becomes a competitive advantage.

Tellius stands at the forefront of this transformation. Schedule a personalized demo to see how Tellius can help transform your organization.