

Supply Chain AI for SMEs.

Cut costs. Skip the hype.

If you run an SME, every AI dollar must pay for itself. This is the no-nonsense framework for Purchase-to-Pay and Internal Logistics — built for low token consumption, low technical complexity, and ROI you can measure in 90 days.

2 domains. 17 use cases. 90 days.



METRIC 01 · THE PROBLEM

Why most SME AI projects burn cash.

WRONG TOOL

Frontier LLMs used for tasks a \$50/mo rules engine could solve.



WRONG ORDER

AI added before data and workflows are clean — confident wrong answers.



WRONG METRIC

Buying tech instead of buying outcomes. No baseline, no ROI proof.



FINANCE TAKEAWAY

Tier the tools. Fix the data. Measure the dollars saved, not the demos run.



METRIC 02 · THE 4-TIER STACK

Pick the cheapest tier that works.

T0 · RULES

n8n, Make, Zapier. <\$0.001 per run. Deterministic flows. Zero tokens.



T1 · OCR + RULES

Mindee, Document AI, Parseur. \$0.01–0.05 per document. Structured invoices, POs, BOLs.



T2/T3 · SLM → LLM

GPT-4o-mini & Gemini Flash do 80% of tasks at 10–30× lower cost. Escalate to Claude/GPT-4 only when reasoning is real.



FINANCE TAKEAWAY

Cascading from rules → SLM → LLM cuts inference cost 75–98%.



METRIC 03 · PURCHASE-TO-PAY WINS

Where AI pays for itself first.

INVOICE CAPTURE

OCR + 3-way match. 87% automation rate. \$8–15 → \$1–3 per invoice. Payback in 3–6 months.



GL CODING & ROUTING

SLM + RAG on 12 months of history. 70–85% auto-coding accuracy. Approvals from days to hours.



SPEND ANALYSIS

Monthly batch SLM job classifies every line. Finds 3–8% tail-spend savings inside 90 days.



FINANCE TAKEAWAY

P2P is where the cash is. Start here — savings fund the rest of the program.



METRIC 04 · INTERNAL LOGISTICS WINS

Forecast, replenish, route.

DEMAND FORECASTING

Prophet (open-source) at SKU-week level. Cuts stockouts 30–50%, excess stock 15–25%. Zero LLM tokens.



FREIGHT AUDIT

Cross-check every carrier invoice vs. contracted rates. Recovers 3–8% of freight spend.



ROUTE & PICK PATHS

Solver-based (Google OR-Tools, OptimoRoute). 10–20% fewer km, 15–35% picker productivity.



FINANCE TAKEAWAY

Logistics ROI comes from math and OCR. Use LLMs only to explain results to managers.



METRIC 05 · TOKEN ECONOMICS

Six levers that cut your AI bill in half.

MODEL ROUTING

Send simple tasks to small models. FrugalGPT-style cascades: up to 98% cheaper.



STRUCTURED OUTPUT

Function calling + CSV beats free-form JSON. 30–60% fewer output tokens.



CACHE + BATCH

Semantic caching for repeat queries. Batch APIs at 50% discount overnight.



FINANCE TAKEAWAY

Architect for token efficiency on day one — it's the single biggest cost lever.



METRIC 06 · THE REFERENCE STACK

\$130–\$1,300 / month. End to end.

DATA & ORCHESTRATION

ERP (Odoo / Xero / QuickBooks) + n8n self-hosted. Postgres + pgvector for RAG.



DOCUMENT & AI LAYER

Mindee or Google Document AI for capture. GPT-4o-mini or Gemini Flash as the default model.



FORECASTING & ROUTING

Prophet for demand. OR-Tools or OptimoRoute for routes. Metabase free tier for dashboards.



FINANCE TAKEAWAY

Scales from 2,000 to 50,000 transactions/month without rebuilding the stack.



METRIC 07 · 90-DAY ROADMAP

Signature to savings in 90 days.

WEEKS 1–6 · QUICK WINS

Invoice capture, 3-way match, freight audit. Savings start funding the program.



WEEKS 7–10 · VISIBILITY

Spend analysis (monthly batch). Demand forecasting + replenishment. KPI dashboard.



WEEKS 11–13 · INTELLIGENCE

Exception routing, GL auto-coding, conversational intake pilot.



FINANCE TAKEAWAY

Narrow, measurable, sequential. The first six weeks must pay for the next six months.



VERDICT

Two projects. One quarter. Real ROI.

START WITH AP

Invoice capture + 3-way match + exception routing. Highest, fastest, most defensible ROI.



PAIR WITH FORECAST

Demand forecasting + dynamic replenishment. Frees working capital and cuts stockouts.



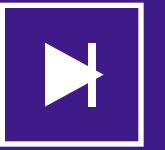
SCALE BY ROI

Add the next use case only after the previous one has measured savings on the books.



FINANCE TAKEAWAY

Keep the stack boring, the workflows auditable, and the token bill visible.



Stop guessing. Start saving.

Blending senior management experience with cutting-edge AI to deliver sustainable financial growth for small and mid-sized businesses.

DJV Consulting

DM "AI SUPPLY"

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