IN-DEPTH ANALYSIS · 5 MODELS · 6 SME SCENARIOS

Best Models for BDG & FCST.

Which AI model should your business trust for budgeting and forecasting? This summary compares Claude, Perplexity, Grok, OpenAI and Gemini across research, modeling, scenario planning and reporting — and shows the hybrid workflow that fits SMEs best.

MODELS	SCENARIOS	TOP PICK	TIME TO ROI
compared in depth	SME situations	primary model	after consistent use
5	6	Claude	6+ mo

KEY TAKEAWAY

1. Claude leads modeling, scenario work and reporting — the primary model for most SMEs.
2. Perplexity is unmatched for real-time research and sourced market data.
3. Grok and OpenAI add real-time reasoning and agentic depth for specific needs.

RECOMMENDED BY SME SIZE

MICRO
Claude Pro only. < $1M rev, 1–5 staff

SMALL
Perplexity + Claude, add Grok. $1–10M rev

MEDIUM
Claude Team + Perplexity + Grok/OpenAI. $10M+ rev, team 10+

SECTION 01 · CAPABILITIES

Where each model wins.

Core capability breakdown across the budgeting & forecasting workflow.

01

Data ingestion & research

PERPLEXITY

Perplexity is best-in-class: real-time web search with citations, premium data sources and file uploads — ideal for competitor financials and economic indicators.

02

Quantitative modeling & computation

CLAUDE

Claude leads complex modeling. Artifacts enable live, interactive environments for Monte Carlo simulations, ARIMA/Prophet forecasts and automated Excel generators.

03

Scenario planning & sensitivity

CLAUDE

Claude's long context and iterative Artifacts make it superior for dynamic base/best/worst scenarios; Grok and OpenAI handle multi-variable what-if analysis well.

04

Reporting & visualization

CLAUDE

All models generate professional reports, but Claude produces the most polished, structured outputs; Perplexity adds reliable, sourced citations.

SECTION 02 · SCENARIOS

How each model performs, scenario by scenario →

Six realistic SME situations and the recommended model mix for each — see next page.

SECTION 02 · SCENARIOS

Scenario analysis.

Six realistic SME situations and the recommended model mix for each.

05 — Stable growth (10–15% predictable increase) — CLAUDE

Claude builds the cleanest baseline forecast with variance analysis; Perplexity validates assumptions with market data.

06 — Economic downturn / recession risk — HYBRID

Claude excels at downside scenarios, cash-runway analysis and Monte Carlo risk modeling; Perplexity supplies the latest macro data.

07 — Rapid scaling / expansion — CLAUDE

Claude handles multi-entity consolidation and pro-forma forecasts; Perplexity is essential for market sizing in new geographies.

08 — Seasonal or cyclical business — CLAUDE

Claude's interactive Artifacts make seasonal indices and demand shocks easy to adjust; Perplexity adds real-time weather/cycle data.

09 — High uncertainty / volatile markets — HYBRID

Perplexity and Grok are strongest for real-time data integration; Claude builds the most robust probabilistic models and decision trees.

10 — New product launch or major investment — CLAUDE

Claude leads NPV/IRR modeling and break-even analysis with precise financial logic; Grok and OpenAI follow close behind.

SECTION 03 · STRATEGY

Turning model choice into ROI.

11 ROI & time savings

Typical SMEs cut the monthly forecasting cycle from 8–15 hours to 2–4 hours. Cost runs $20–40/user/month vs. thousands for FP&A software — real ROI builds after 6+ months.

12 Implementation roadmap

Month 1: pilot Claude Pro + Perplexity Pro on one budget cycle. Months 2–3: standardize prompts and connect to Excel/Sheets. Month 4+: add Grok/OpenAI and scale to Team plans.

13 Risks & mitigations

Cross-verify every number in Excel — numerical hallucinations happen. Use Enterprise plans for sensitive data; keep human sign-off mandatory on all financial decisions.

SECTION 04 · RECOMMENDATIONS

The right stack for your size.

14 By SME size

Micro (<$1M, 1–5 staff): Claude Pro only. Small ($1–10M): Perplexity + Claude hybrid, add Grok. Medium ($10M+, team 10+): Claude Team + Perplexity + selective Grok/OpenAI.

15 Excel add-ins — top picks

Claude in Excel or Microsoft Copilot for AI-native modeling. Power Query + Power Pivot (free) for data prep. Macabacus or Shortcut AI for investment-grade 3-statement models.

16 Best practices & final call

Research → Model → Validate → Report. Structure prompts with historical data + clear assumptions. Start Claude Pro + Perplexity Pro this month and run a side-by-side test.

QUICK REFERENCE

Summary and recommendation.

Every finding from this analysis, condensed into one reference grid.

SECTION 01 CAPABILITIES

- **01** Research — Perplexity
- **02** Modeling — Claude
- **03** Scenario plan. — Claude
- **04** Reporting — Claude

SECTION 02 SCENARIOS

- **05** Stable growth — Claude
- **06** Downturn — Hybrid
- **07** Scaling — Claude
- **08** Seasonal — Claude
- **09** Volatility — Hybrid
- **10** New launch — Claude

SECTION 03 STRATEGY

- **11** ROI & time — Faster cycle
- **12** Roadmap — 4-month plan
- **13** Risks — Human sign-off

SECTION 04 RECOMMEND.

- **14** By SME size — 3 tiers
- **15** Excel add-ins — Copilot/Claude
- **16** Best practices — Test this month

OVERALL RECOMMENDATION

Claude-first, Perplexity-assisted.

Perplexity for research, Claude for modeling & reporting, Grok/OpenAI to validate real-time or math-heavy edge cases.

BY SME SIZE

MICRO
Claude Pro only

SMALL
Perplexity + Claude + Grok

MEDIUM
Claude Team + Perplexity + Grok/OpenAI

RULE OF THUMB — Perplexity for research inputs · Claude for modeling & output · Grok/OpenAI for real-time validation and math-heavy edge cases.

SECTION 05 · BEST PRACTICES

Prompting like a pro.

Five habits that turn any model into a reliable forecasting partner.

01

Structure every prompt

Provide historical data, clear assumptions and the desired output format upfront; ask for an interactive Artifact when using Claude.

02

Iterate, don't restart

After the first output, reply with “make this more conservative” or “add [element]” instead of rewriting the whole prompt.

03

Run the hybrid workflow

Perplexity for real-time research → Claude or Grok for modeling → always a validation pass before reporting.

04

Always verify in Excel

Export every AI-generated number to Excel for a final check — numerical hallucinations happen even in strong models.

05

Build a shared prompt library

Save your best-performing prompts in a shared library and use Claude Projects to keep recurring budget cycles consistent.

SECTION 05 · PROMPT LIBRARY

Ready-to-use prompt library.

Copy, swap in your own [bracketed] data, and go.

06 Data prep & cleaning

"Clean and structure this financial data for forecasting; flag missing values and outliers."

07 Baseline forecasting

"Build a 12–18 month baseline forecast using trend and seasonality; list every assumption."

08 Scenario & sensitivity

"Build Base/Upside/Downside scenarios with a sensitivity table for the top 5 variables."

09 Cash flow & liquidity

"Forecast monthly cash flow for 12 months; flag negative periods and mitigation options."

10 Research integration

"Summarize the latest market, competitor and regulatory data for [industry], with sources."

11 Monte Carlo modeling

"Run a 1,000+ iteration Monte Carlo simulation; summarize the probability of each outcome."

12 Report generation

"Turn this forecast into a board-ready report with summary, risks and recommendations."

13 Interactive model (Artifacts)

"Build an interactive model with adjustable [key assumptions] and auto-recalculating charts."

14 Validation & review

"Review this forecast for logical errors and unrealistic assumptions; flag high-risk areas."

15 Hybrid workflow

"Step 1: Perplexity research. Step 2: Claude/Grok modeling with our data. Step 3: validate & report."