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CLIENT CASE STUDY

Building an AI Portfolio for a Regional CPA Firm

Confidential firm · 105 Employees · Central New Jersey

12 Use Cases Discovered | **5 Launched in Portfolio** | **~2,400 hrs/yr Recoverable**

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In six months, a 105-employee Central New Jersey CPA firm moved from scattered AI experiments to a governed portfolio of five live use cases, recovering about 2,400 hours a year and raising its AI Maturity Score from 1.8 to 3.1.

Engagement Snapshot

Sector	Public accounting — tax, audit & advisory
Size	~105 employees across three New Jersey offices
Engagement	AI Portfolio Development — 6-month program
BTC Lead	AI Portfolio Framework (System, not Tools)
Outcome	Governed AI portfolio with 5 active use cases; overall AI Maturity Score advanced from 1.8 → 3.1

The challenge. Leadership came to us thinking AI meant autonomous tax returns. What they actually had was a collection of one-off experiments: a chatbot pilot here, a summarization tool there. No one owned AI decisions, and practices bought tools on their own. Client data sat across SharePoint, local drives, and client portals. Junior staff were eager to adopt; partners were hesitant.

The firm wanted high-impact AI. It needed the foundation to launch it without taking on professional liability it couldn't insure.

What Leadership Wanted

Leadership arrived with ambitious goals: autonomous tax return preparation, AI-assisted audit workpapers, GL anomaly detection, and predictive models to spot client churn and upsell opportunities. Each promised high value, and each would put the firm’s professional liability on the line.

What Was Actually Happening

Behind those ambitions sat a scattered set of experiments with no owner, no inventory and no controls. Each practice bought its own tools. Client data was spread across SharePoint, local drives and client portals. Junior staff were ready to adopt AI, but partners were hesitant, and partner adoption was the real cultural hurdle.

Phase 1: Assess

In six weeks, BTC scored the firm across all seven domains of the AI Maturity Matrix. We used leadership interviews, workflow walkthroughs, and a firm-wide AI fluency survey across tax, audit, advisory, and operations.

Domain	Baseline	Target	Key Constraint
AI Strategy	1.5	3.0	*No enterprise vision*
AI Value	1.0	2.5	*No value tracking*
AI Organization	2.0	3.5	*Informal ownership*
AI People & Culture	1.5	3.0	*Low AI fluency*
AI Governance	1.0	2.5	*No controls or policy*
AI Engineering	2.5	3.5	*Siloed tooling*
AI Data	2.0	3.0	*Unstructured client data*

Targets set at assessment, then refined against the Capabilities Roadmap and AI Portfolio.

Key findings

- **Fragmented ownership**. AI was bought practice by practice, with no central inventory or governance.
- **High appetite, low readiness**. Partners wanted AI audit and autonomous tax prep; both were high-risk at current maturity.
- **Untapped platform**. Microsoft 365, CCH Axcess, and GoSystem already offered AI capability with no new infrastructure.
- **Data accessibility gap**. Returns, workpapers, and engagement letters were unstructured and stored inconsistently.
- **Generational divide**. Staff under five years' tenure were ready; partner adoption was the main cultural risk.

The Maturity Constraint Line. A portfolio can't sustainably outrun its weakest domains. With Governance at 1.0 and Data at 2.0, the line sat at 1.5. Any use case needing more than 2.5 in either domain had to wait.

Phase 2: Structure

Discovery workshops surfaced 12 use cases. Each was scored on value, complexity, and risk, then checked against the Maturity Constraint Line. **Five launched. Seven were deferred by design.**

#	Use Case	Function	Value	Complexity	Risk	Decision
1	Client document ingestion & extraction	Ops	**High**	High	**Medium**	✓ **Included**
2	Tax research summarization	Tax	**High**	Medium	**Low**	✓ **Included**
3	Engagement letter & proposal drafting	Advisory	**Medium**	Medium	**Low**	✓ **Included**
4	Staff scheduling & utilization forecasting	Ops	**Medium**	Low	**Low**	✓ **Included**
5	Client onboarding Q&A assistant	Ops	**Medium**	Low	**Low**	✓ **Included**
6	Autonomous tax return preparation	Tax	**Very High**	Very High	**Very High**	Deferred
7	AI-assisted audit workpapers	Audit	**High**	High	**High**	Deferred
8	GL anomaly detection	Audit	**High**	High	**High**	Deferred
9	Predictive churn & upsell modeling	Advisory	**High**	Medium	**Medium**	Deferred
10	Automated tax notice responses	Tax	**Medium**	High	**Medium**	Deferred
11	Financial benchmarking reports	Advisory	**Medium**	Medium	**Medium**	Deferred
12	CPE content generation	Ops	**Low**	Low	**Low**	Deferred

AI Operating Model. Governance fit inside the firm's existing partner and manager structure, with no new bureaucracy.

- **AI Steering Group**: Managing Partner, Tax Director, and Operations Director, meeting monthly on the portfolio.
- **Practice Owners**: A named owner for each live use case, accountable for adoption, output quality, and escalation.
- **AI Risk Register**: Model versioning, output logging, vendor assessment, and client data handling policy.
- **Quarterly re-scoring**: Maturity is re-scored each quarter to decide when deferred use cases move into the portfolio.

Phase 3: Execute

All five use cases went live within the six-month engagement, organized by tier: Foundation, Productivity, Insight, and Client-Facing.

Use Case	Tier	Result
Client document ingestion & extraction	Foundation	~620 hrs/yr recovered; 94% extraction accuracy
Tax research summarization	Productivity	3.1 → 0.8 hrs per complex matter
Engagement letter & proposal drafting	Productivity	~280 hrs/yr recovered; 6.2 → 2.8 days to signed engagement
Staff scheduling & utilization forecasting	Insight	18% less utilization variance; weekly meetings 90 → 30 min
Client onboarding Q&A assistant	Client-Facing	34% fewer onboarding calls

Portfolio Performance at 6 Months

Metric	Baseline	At 6 Months	Change
Total recoverable capacity (hrs/yr)	0	**~2,400**	**+2,400 hrs**
AI Maturity Score (weighted avg.)	1.8	**3.1**	**+1.3 levels**
Domains above Maturity Constraint LIne	0 of 7	**4 of 7**	**+4 domains**
Active governed use cases in portfolio	0	**5**	**5 activated**
Time to signed engagement (days)	6.2	**2.8**	**-55%**
Tax research time per matter (hrs)	3.1	**0.8**	**-74%**
Partner-reported AI confidence	Low	**Mod-High**	**Advancing**

Client Perspective

> "We came in thinking AI meant autonomous tax returns. BTC helped us see that the path to those ambitions runs through fundamentals we hadn't built yet: governance, data quality, and organizational readiness. The five use cases we activated are generating real value today, and we now have a clear, risk-calibrated roadmap to the high-impact cases we actually want."
>
> — Managing Partner, regional CPA firm

Not Yet, By Design

The three highest-value ideas were deferred, not rejected. Launching them before the foundation existed would not have sped up value; it would have sped up exposure. Each now has a defined unlock trigger.

Use Case	Why Not Yet	Unlocks When
Autonomous tax returns	IRC §6694 preparer liability; no insurer coverage position; AI misapplies multi-state rules	Governance reaches 3.0, insurer issues a coverage position, partner sign-off workflow in place
AI audit workpapers	AU-C §230 evidence sufficiency; ET §1.200 independence; no output logging	AICPA issues workpaper guidance, output logging live, pilot scoped to one low-risk engagement class
GL anomaly detection	High false positives on unnormalized data; no explainability for clients	Client data normalized, false-positive review defined, validation dataset prepared

As Governance and Data scores rise at each quarterly re-scoring, these move into the active portfolio in sequence.

What Made This Work

- **System, not tools**. An honest seven-domain baseline came before any use case recommendation.
- **Constraint-aware sequencing**. The Maturity Constraint Line kept the portfolio off domains that would break it.
- **Heatmap prioritization**. High-risk, high-effort ideas didn't crowd out high-readiness wins.
- **Governance by design**. The operating model was in place from day one, not added after problems.
- **Long-horizon thinking**. Deferred use cases sit on a maturity-gated roadmap with clear triggers.

Where does your firm sit on the Maturity Constraint Line?

Schedule an AI Maturity Assessment: BTCExperiences.com · info@btcexperiences.com · 609.246.5860

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