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CPAs | CONSULTANTS | WEALTH ADVISORS

Strengthening Dioceses: AI Finance Automation, Digital, and Cybersecurity

September 24, 2025



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Speakers



Mark Braisher
Senior Consultant



Laurena Chan
Digital Growth
Associate



Kevin Villanueva
Principal -
Cybersecurity



CLA is a long-time supporter and attendee
of the Diocesan Fiscal Management
Conference

Visit us at *booth G-303*



CLA's Nonprofit Practice



Serving **12,000+** Nonprofits

3,500
Social services

3,300
Associations

2,300
Foundations

1,600
Religious
organizations

700
Private schools

600
Arts and culture



Our Digital Team Helps Nonprofits in Three Ways...



Software systems and
infrastructure



Data, automation and
AI solutions



Cybersecurity and
business risk

““We are experiencing 100 years of
Innovation in the coming 6-8 years.”

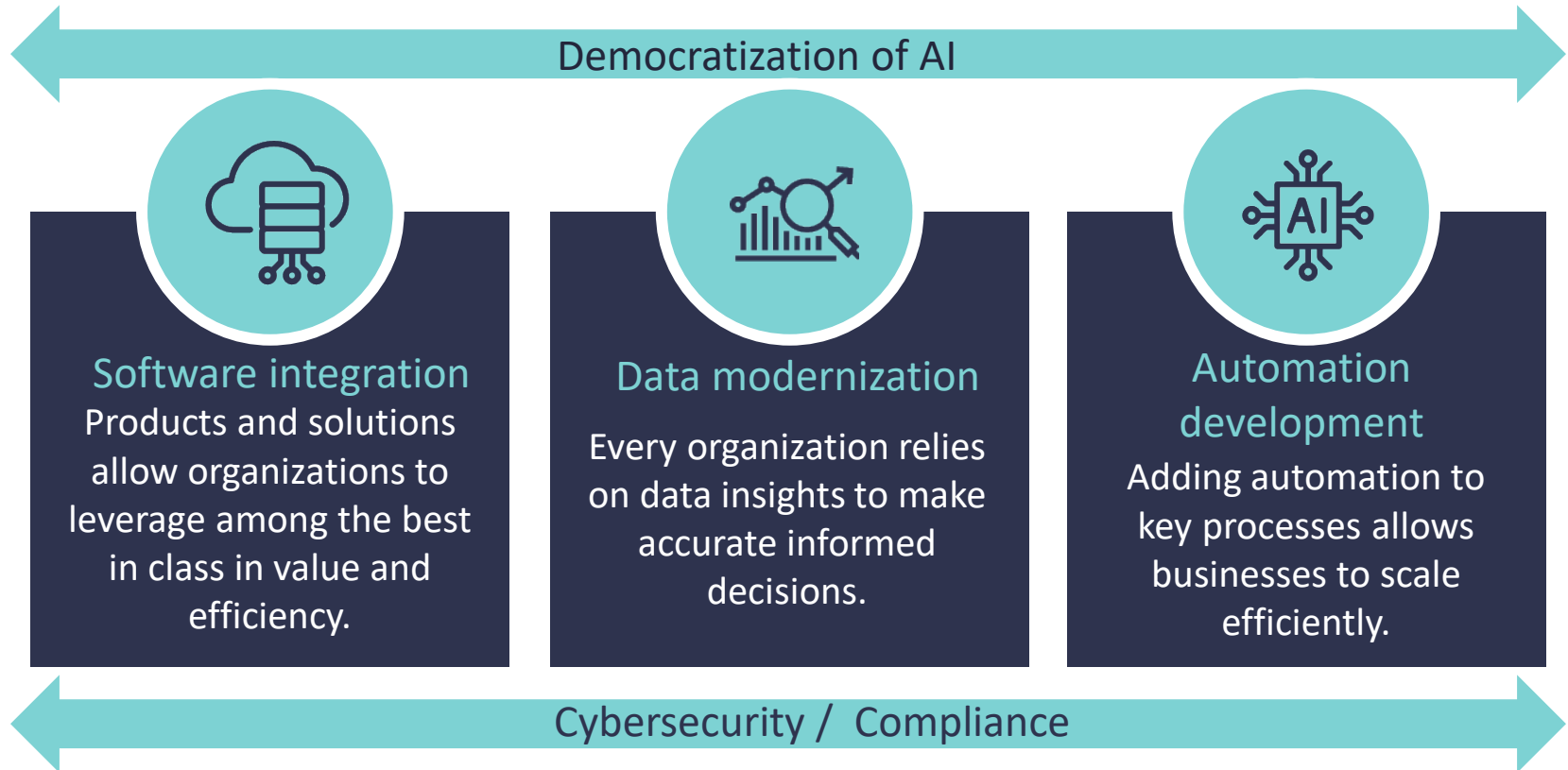
— Satya Nadella
CEO of Microsoft



Where Are We Now? MapQuest Era?



Modernizing Nonprofit Organizations



Democratization in the Adoption of AI

“ For companies embracing the technology, 92% of employees say AI is having a positive impact on their work.

MIT Technology Review
[Generative AI is empowering the digital workforce | MIT Technology Review](#)
July 25, 2023

CONTOSO LTD. **INVOICE**

Contoso Headquarters
123 4567 St.
New York, NY, 10001

Microsoft Corp
123 0th St.
Redmond WA, 98052

BILL TO:
Microsoft Finance
123 8th St.
Redmond WA, 98052

SHIP TO:
Microsoft Delivery
123 9th St.
Redmond WA, 98052

SERVICE ADDRESS:
Microsoft Services
123 Service St.
Redmond WA, 98052

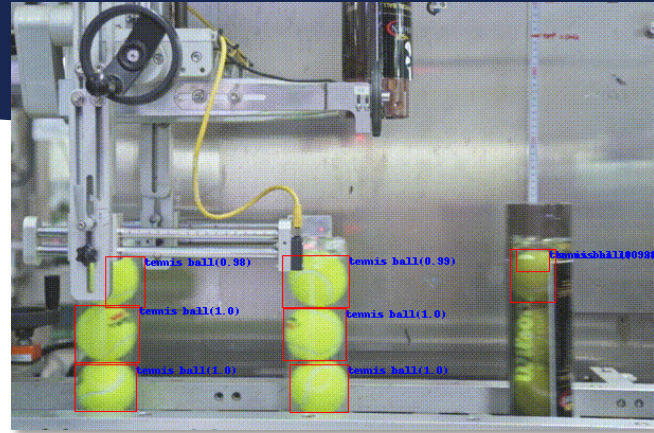
INVOICE: INV-100
INVOICE DATE: 11/15/2019
DUE DATE: 12/15/2019
CUSTOMER NAME: MICROSOFT CORPORATION
SERVICE PERIOD: 10/1/2019 - 11/14/2019
CUSTOMER ID: CID-12345

SALESPERSON	P.O. NUMBER	REQUESTOR	SHIPPED VIA	F.O.B. POINT	TERMS
	PO-3333				

DATE	ITEM CODE	DESCRIPTION	QTY	UM	PRICE	TAX	AMOUNT
3/4/2021	A123	Consulting Services	2	hours	\$30.00	\$6.00	\$60.00
3/5/2021	B456	Document Fee	3		\$10.00	\$3.00	\$30.00
3/6/2021	C789	Printing Fee	10	pages	\$1.00	\$1.00	\$10.00

SUBTOTAL	\$100.00
SALES TAX	\$10.00
TOTAL	\$110.00
PREVIOUS UNPAID BALANCE	\$500.00
AMOUNT DUE	\$610.00

THANK YOU FOR YOUR BUSINESS!



Where are you on your AI journey?

- A. Embracing and embarking
- B. Launching and learning
- C. Innovating and accelerating



Five Common Challenges in Nonprofits



Lack of
real-time
data



Systems
not talking
to each
other



Disruption
to legacy
systems



Evolving
industry
structure
and
realignment



Recruiting
and
retention

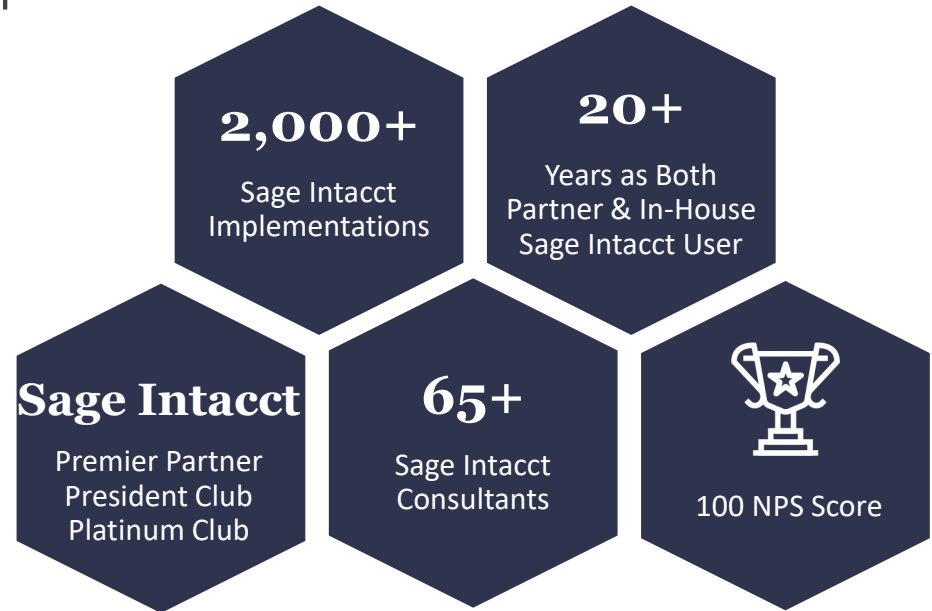


Do any of these resonate with your organization?

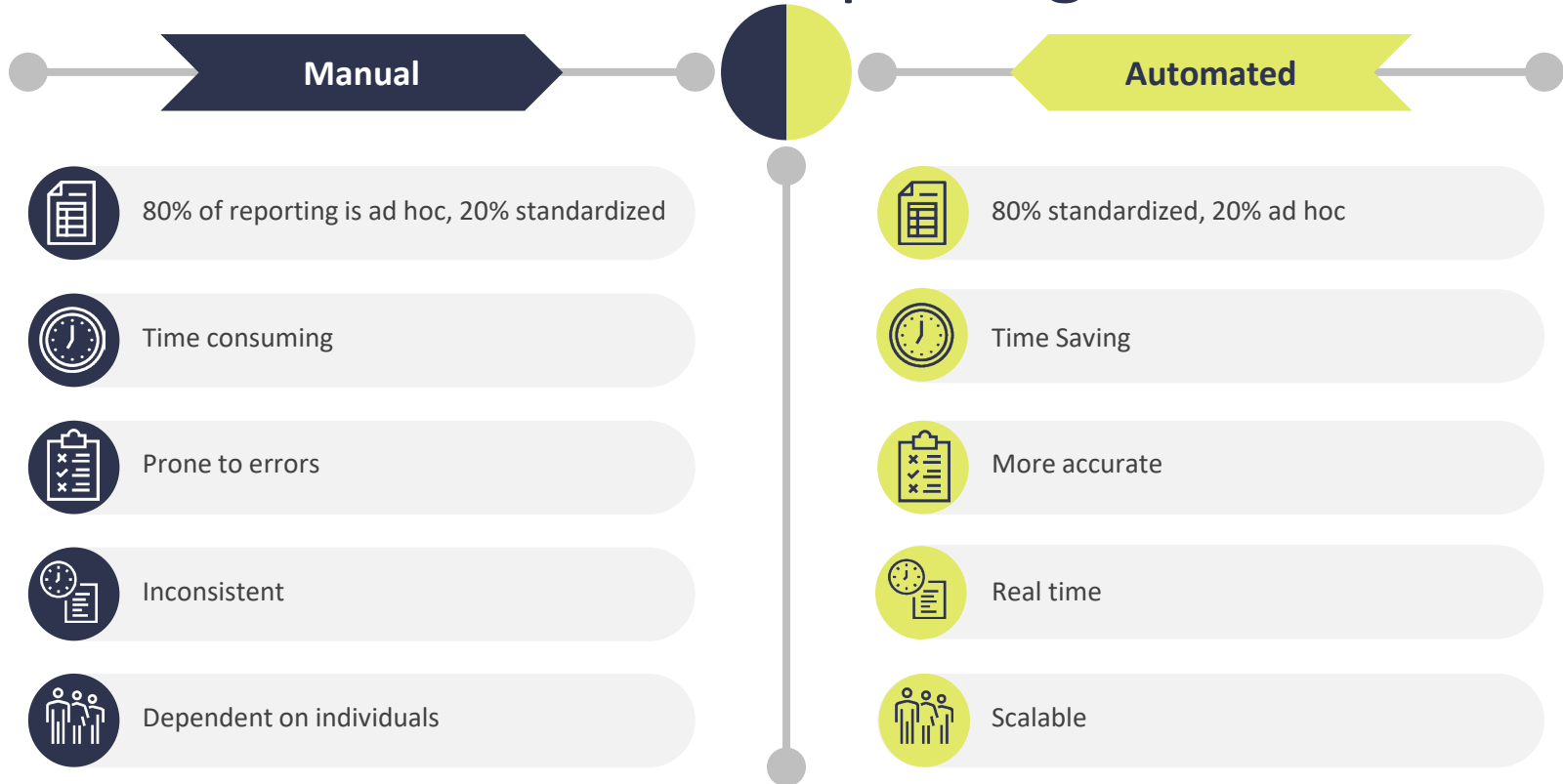


CLA's Relationship with Sage

- Sage Intacct Value Added Reseller since 2001
 - Numerous awards and distinctions from Sage
- Highest Net Promoter score ever earned – a perfect 100!
- Deep industry knowledge
- Team resources rivaled by few
 - 1000+ team members across all of CLA with Sage Intacct experience



Manual vs. Automated Reporting



Examples of AI in Modern Financial Solutions

- Anomaly detection
 - Checks for possible errors, fraud, assists in month end close
- AP automation
 - Reduces processing time by 50%
- Spend management
 - Improved workflows and audit trail
- Sage Copilot

[Meet Sage Copilot | Introduced by CEO Steve Hare](#)



Sage AI

**Smoother, faster
close**

**Close
Automation**
Phased launch

**Boost efficiency,
save time**

AP Automation
Available

Intelligent Time
Available

**Spot
opportunities and
problems early**

**Outlier
Detection**
Available

**Cash Prediction
and
Optimization**
Coming Soon

**Get instant
answers**

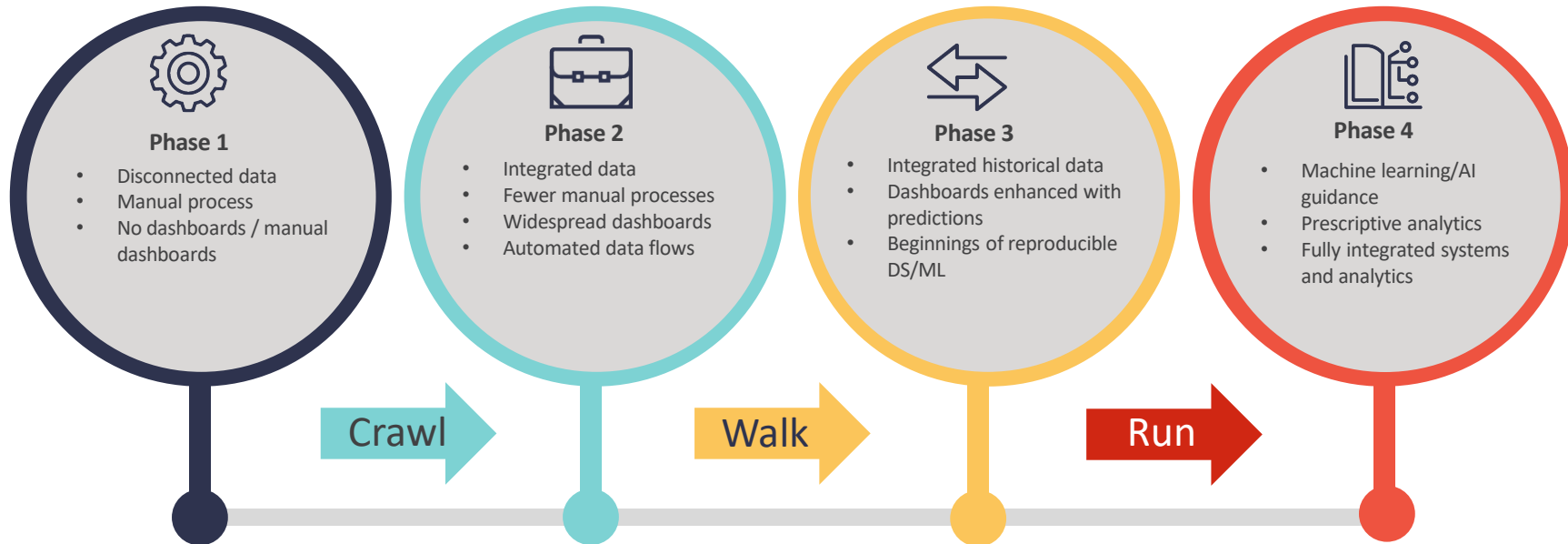
Search Help
Available in
English-speaking
geos

**Advanced
Search**
Coming soon



The Digital Transformation Journey

Where are you on the Journey?





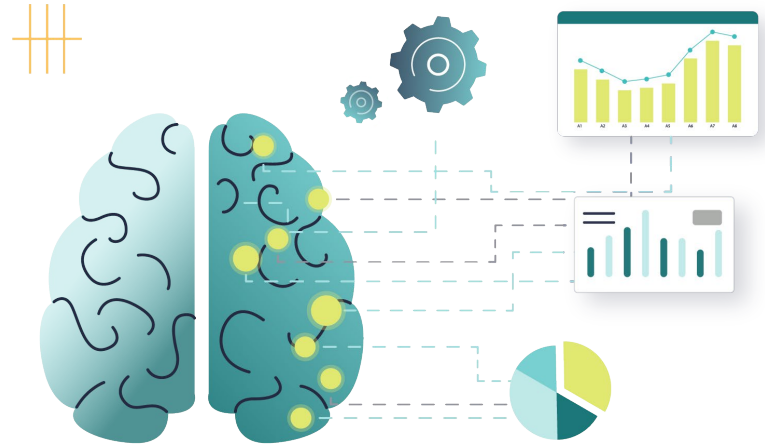
What is AI?



Simplified: Artificial Intelligence

IT systems that sense,
comprehend, act and learn.

“Intelligence” demonstrated
by software with the ability to
depict and mimic human brain
functions.



What is AI Again? Key Features and Dependencies

Feature	Dependency	
	Human	AI
Vision / sight	Eyes	Cameras
Hearing / sound	Ears	Microphones
Touch / measure	Nerves	Sensors
Learning	Brain	Data (Storage and processing)
Actions	Freewill	Prompt, trigger, or schedule





How Can AI Be Applied to an Organization's Operations?



What is Microsoft Copilot?

Processing and orchestration engine to combine the power of LLMs, including GPT-5, with Microsoft 365 apps and your business data

Available in:

- Outlook
- Teams
- Word
- PowerPoint
- Excel



Microsoft Copilot – Drafting Messages

Prompt

"I'd like to draft an email to the Diocesan Pastoral Council, letting them know how excited I am to be presenting at their quarterly meeting."

Generated

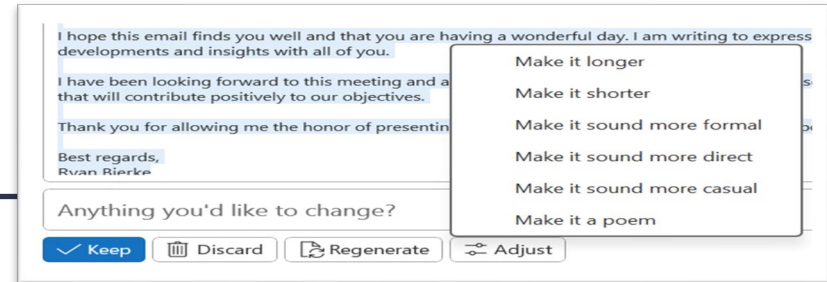
I hope this email finds you well and that you are having a wonderful day. I am writing to express my enthusiasm about the upcoming quarterly meeting. I am thrilled to have the opportunity to present to the committee and share some exciting developments and insights with all of you.

I have been looking forward to this meeting and am confident that the information I will be presenting will be both informative and valuable. Your support and feedback are incredibly important to me, and I am eager to engage in meaningful discussions that will contribute positively to our objectives.

Thank you for allowing me the honor of presenting at this important event. I am truly excited about the opportunity and look forward to seeing you all there.

Best regards,

Ryan Bjerke



Copilot Embedded

Pages

P&L 3D

P&L 3D by Quarter

3D Srvc/Render MD/P...

3d Srvc/Pat Type/Payer

Srvc/Dept

Render MD/Dept

Patient Origin NR

Patient Origin CM

Growth Patient Origin ...

Patient Origin Yield

Index Procedure Analy...

File

Export

Share

Select Service(s)

All

Select Patient Type(s)

All

Select Payer Class(es)

All

Select Attributed Location(s)

All

Select

All

Pro Forma Costing Breakdown

	2021			2020		
	% of Net	Amount \$	% of Net	Amount \$		
Net Revenue	100%	\$126,021,637	100%	\$119,808,925		
Direct Expenses	75%	\$95,076,874	80%	\$95,809,537		
Capital Expenses	2%	\$3,091,219	3%	\$3,306,145		
Labor	26%	\$32,642,150	28%	\$33,637,015		
MD Fees	22%	\$27,525,087	24%	\$29,304,228		
Supplies	25%	\$31,818,418	25%	\$29,562,149		
Contribution Margin	25%	\$30,944,763	20%	\$23,999,388		
Indirect Expenses	25%	\$31,715,806	27%	\$32,857,907		
Capital Expenses	1%	\$800,485	2%	\$1,974,619		
Other Expenses	25%	\$30,915,321	26%	\$30,883,289		
Operating Margin	-1%	(\$771,043)	-7%	(\$8,858,519)		

Net Revenue by Payer

PayerClass	2021	2020	2019
Other Commercial	\$31,060,153	\$29,023,024	
Medicare	\$27,227,933	\$28,063,690	
Commercial1	\$27,598,716	\$26,986,743	
Medicare Replacement	\$21,261,729	\$19,120,278	
Medicaid HMO	\$10,893,029	\$9,692,651	
Other Government	\$2,419,364	\$1,466,797	
Medicaid	\$1,206,791	\$1,573,463	
Self Pay	\$1,435,735	\$1,256,723	
Workers Comp	\$1,079,316	\$1,070,864	
Auto/Liability	\$729,400	\$573,823	
Business Self Pay	\$577,157	\$507,258	
Total	\$126,021,637	\$119,808,925	\$1

Net Revenue by Patient Type

patient_type	2021	2020	2019
OP	\$59,705,932	\$55,568,481	
Clinic Visit	\$27,618,474	\$26,424,221	
IP Acute	\$22,046,371	\$21,445,687	
ED	\$9,287,270	\$8,432,113	
Observation	\$3,322,537	\$3,387,524	
Psych	\$2,605,701	\$2,956,517	
Interpretation by Physician	\$672,498	\$785,037	
On Location Visit	\$364,310	\$408,174	
Non Patient	\$398,544	\$401,171	
Total	\$126,021,637	\$119,808,925	\$1

Copilot

Preview

I can summarize insights and answer questions about the data shown in this report.

Here are some suggestions:

Give me an executive summary

Anticipate likely questions from leadership

What insights should I look into?

Ask a question about this report

Copilot uses AI. Always review content for mistakes. [Learn more](#)

60%

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24

Copilot Executive Summary in Seconds

Executive Summary - Profit and Loss Analysis

1. ****Revenue****:

- Total net revenue for 2021 was \$126.02 million, which represents a 5.2% increase from \$119.81 million in 2020, and a slight increase from \$119.43 million in 2019.
- Outpatient (OP) revenue increased to \$59.71 million in 2021 from \$55.57 million in 2020 and \$52.73 million in 2019.
- Net revenue by payer includes significant contributions from "Other Commercial" at \$31.06 million in 2021, "Medicare" at \$27.23 million, and "Commercial1" at \$27.6 million.

2. ****Expenses****:

- Operating margin improved slightly from -7% and -7% in 2019 and 2020 respectively, to -1% in 2021, resulting in a \$771.04K loss in 2021.
- Direct expenses were a significant proportion of costs, amounting to \$95.08 million in 2021, including categories such as labor expenses at \$32.64 million and supplies at \$31.82 million.



Copilot Executive Summary in Seconds

3. ****Profitability****:

- Contribution margin increased to 25% in 2021 from 20% in both 2020 and 2019, with the amount reported at \$30.94 million for 2021.
- Indirect expenses decreased slightly in 2021 to \$31.72 million from \$32.86 million in 2020, and \$31.83 million in 2019.

4. ****Yield Percentage****:

- Yield percentage demonstrated improvement, standing at 144% in 2021, higher than 138% in 2020 and 135% in 2019.

The analysis suggests that while revenue has shown growth across the years, expense management, particularly direct and indirect expenses, continues to pose challenges to profitability. The company managed to improve yield percentage significantly in 2021, reflecting possibly better efficiency or pricing tactics.





AI's Impact on Cybersecurity



Recent Cyberattacks on Faith-Based Entities

- The Vatican (Nov. '22-2023) – Russian-aligned hacktivists executed a DDoS attack against The Vatican's websites in protest against the Pope's criticism.
- Our Sunday Visitor (April 2023) – Attributed to Karakurt data extortion group. Stole 130GB of PII and PHI of over 2,700 individuals.
- St. Ambrose Catholic Parish (April 2019) – Brunswick, OH. BEC attack involving construction co. \$1.75 million stolen via fraud wire transfers.



Artificial Intelligence and Cyber Risks



AI model
manipulation



AI enhanced
cybersecurity attacks



AI deepfakes

Model Manipulation

Indirect prompt injection attack

- Attackers may be able to supersede a large language model's instructions to perform harmful/inaccurate responses.

Corrupting data used for training AI models via data poisoning



Enhanced Cybersecurity Attacks

- More efficient malware development and dissemination
- AI-enhanced spearphishing attacks
- Coming soon...Autonomous agentic AI-based cyberattacks (adaptive hacking)



AI Deepfakes

- “Finance worker pays out \$25 million after video call with deepfake ‘chief financial officer’” – CNN
 - Fraudster invited employee to a video call where several deep faked “employees” were on, including the CFO.



What Could Go Wrong With Generative AI?

The dark web featured 225,000 sets of OpenAI credentials for sale in 2023 due to information stealers (scmagazine.com).

- Access to sensitive data?
 - PII
- Intellectual property of companies
 - Source code

Of data input into ChatGPT, 11% of that data posted by employees is considered confidential (cyberhaven.com).



AI: A Few Cautions

Governance/Risk Management

- Need for robust data infrastructure facilitates better data governance
- Employ strong guidelines and process checks
- Regular risk assessments and education for employees on use of the technology while providing clear information to patients when AI is used

Cybersecurity

- AI is used in many manners—medical devices, revenue cycle, software—making cybersecurity a must have.
- Lack of cybersecurity can lead to reputational, patient and financial harm.

Legal/Regulatory

- Legal. Understanding intellectual property rights, patient privacy, contracts, and other laws surrounding use of data and AI must be assessed
- Legislative and regulatory interest. AI guardrails or regulations are coming potentially from both states and the federal government. Monitor these activities to stay compliant

Bias

- Because the crux of AI is based on data, incomplete data or biased data inputs means incomplete or biased data outputs
- Ex: algorithms in some cancer screening devices may fail to accurately predict cancers on darker skin types because those algorithms were trained on data of lighter skinned individuals

Thank you!

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