

AI & ENTREPRENEURIAL STRATEGY

A Calm Guide for Business Leaders — How to Adopt AI, and Why the Builder Wins

Tony Tsao | Technology Strategist & CPA | July 4, 2026

Let's build a clear thinking framework

Understand how AI should — and should not — be used in your business, and the first step you can take this week. No laptops, no code today: concepts, live demos, and a plan.

AGENDA

Today's Flow

1. The AI era just started — what now? Seize your early-adopter advantage
2. Worried or excited? An honest reframe
3. What is AI, really? Brains, limbs & applications
4. Pillar 1 — Demo: AI as the brain for automation
5. Pillar 2 — Demo: Multi-agent systems & the thinking partner
6. Pillar 3 — Demo: Work your files, then build software
7. Strategy & mindset — AI Literacy, build vs. measure
8. Staying relevant & staying safe
9. Close — now is the time to act

THE BIG PICTURE

Three Questions We'll Answer

1

Why now?

Why this is the moment to
reset how you think.

2

Real value & traps

Where AI actually pays — and
where it doesn't.

3

Stay calm, win

Maximize your advantage
without the hype.

BEFORE WE START

Housekeeping

- This session is recorded and shared with all registrants.
- No laptops needed — watch, think, and take notes.
- Ask questions any time; there's time for Q&A.
- A full plain-English glossary is provided as a handout — don't let jargon scare you.

► *You'll leave with less anxiety, real clarity, and a sense of direction.*

1

The AI Era Just Started

Seize your early-adopter advantage — the next one to two years.

WHERE WE REALLY ARE

84%

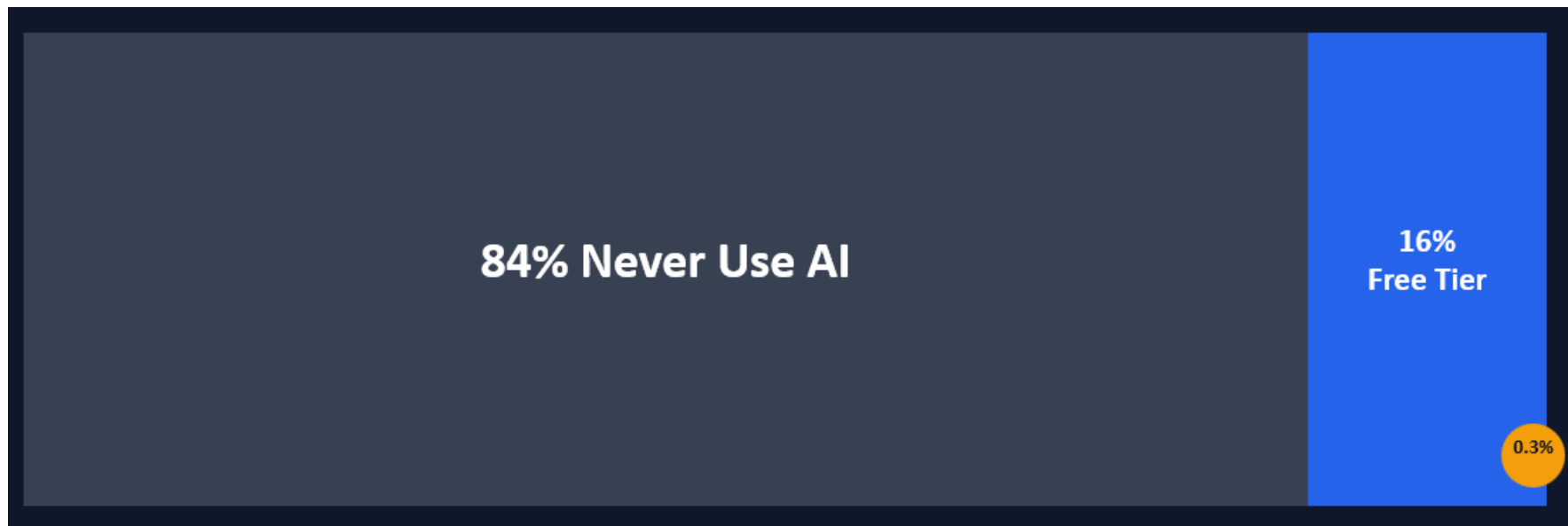
have never used AI

Including your competitors. Starting now is not late.

► *The point isn't that we're in a bubble — it's that almost everyone is early.*

ADOPTION TODAY (FEB 2026)

Almost Everyone Is Early



► *The early-adopter window is roughly one to two years.*

Data: Feb 2026 · Chart concept: Damian Player

TIMING

Why Now — Not Sooner, Not Later

- Until this year, the building blocks (harnesses, tools, connectors) were still forming — the brain hadn't grown reliable hands and feet.
- Now it has. The pieces are ready.
- Why not wait? Because your competition won't.

► *Now is the time to build.*

NOT JUST A CHATBOT ANYMORE

Tipping Point is Here



Reasoning

It can think through problems,
not just autocomplete.



Tool Use

It can call tools, search, and
act on real systems.



Agentic Execution

It can pursue a goal across
many steps.

► *The brain grew hands and feet. Bubble? Short-term, yes. Long-term, no.*

THE SCALE OF THE SHIFT

\$10.9B

Anthropic's Q2-2026 revenue

≈ Palantir + Snowflake + Databricks — a decade of building, combined.

► *Extraordinary — and partly a bubble. But like the dot-com era, the infrastructure survives.*

THE FLYWHEEL

Why It's All Accelerating at Once

- The top labs deliberately made coding agents extremely strong first.
- Strong coding agents build the agents for every other industry.
- That's a flywheel — the acceleration is designed, not accidental.
- Much, much faster pace than dot com era but human society has not kept up. That, is our opportunity.

► *AI is spreading across industries by design.*

The Outdated Map

Old map — “faster version”

- Kodak’s film shops
- A “horseless carriage”
- Speed up how we work today

New map — “new species”

- The digital camera
- The automobile
- Rewrite the rules of the game

► *AI isn’t a faster version of your work — it rewrites the rules.*

PERSONAL FRAMING

Who's Talking to You Today

- 20 years in North-American IT and security.
- A CPA — I think in controls, risk, and numbers.
- Today is not tool training — it's how leaders should think and position.
- Daily AI use in business + Managing 6 – 7 figures combined annual AI token budget for clients in engineering and professional services.

► *You don't need to code. You need judgment.*

PERSPECTIVE

This Is Just the Beginning — Not Hype

- Matt Shumer's essay "Something Big Is Happening" was read tens of millions of times.
- The core claim: AI crossed from a "glorified autocomplete" to something qualitatively different. It impacts almost every industry.
- You may feel AI has been over-hyped for years. This is different — it is *only* the start of this civilization-level transformation.

► *The hype is real; so is the underlying shift.*



A technology, once released, has its own momentum — it does not go backward.

Kevin Kelly · What Technology Wants

2

Worried or Excited?

The honest reframe — turn anxiety into agency.

Name the Fears — Out Loud

- Job / business loss and irrelevance.
- Losing control of my business and data.
- “Skynet” — the sci-fi fear.
- We won’t dodge these. We’ll deal with them.

► *AI is a power tool — it amplifies whoever holds it.*



Blaming layoffs on AI is lazy — and without imagination.

Jensen Huang · NVIDIA · 2026

BE PRECISE

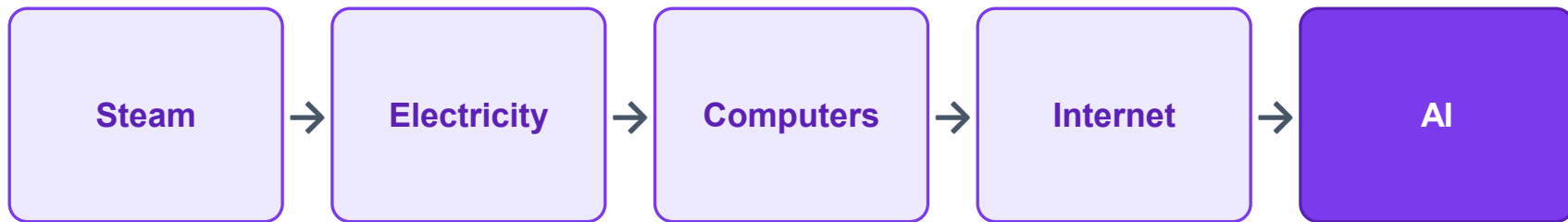
The Layoff Truth — Two Layers

- Much of Big Tech's cutting corrects pandemic over-hiring — AI is the excuse, not the entire cause.
- Trimming 10–25% redundancy is plausible; beyond that, it isn't really AI.
- The deeper failure is imagination: redeploying people + AI to solve unsolvable problems beats cutting for a stock bump.

► *Imaginative companies use more people + AI to create more value.*

THE FIFTH WAVE

A Civilization-Level Reallocation of Value



Each wave redefined what is valuable. Today's layoffs are a symptom of that reallocation — not just cost-cutting.

► *Your job: know where you sit in the wave, and move with it.*

SEPARATE THE TWO

Hype vs. Reality

Genuinely strong at

- Language & synthesis
- Writing and reviewing code
- Tireless, fast execution

Unreliable at

- Truth (it can make things up)
- Judgment & taste
- Accountability

► *That's exactly why a human stays in the loop.*

THE REAL RISK

Reframe the Real Threat

- It is not AI replacing you.
- It is a competitor who builds with AI out-executing you.
- The hedge is the same either way: become a builder, or back the builders on your team.

► *Fear or excitement — the response is the same: build.*

BE HONEST

Which Roles Get Compressed?

- Lawyers, accountants, architects — knowledge work with repeatable judgment.
- AI does maybe 60–70% of many tasks — not whole roles.
- A team of AI-capable people carries the load of a much larger one.

► *Roles get reshaped; judgment and accountability stay human.*

3

What Is AI, Really?

Brains, limbs & applications — clearing up the jargon.

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THE CORE

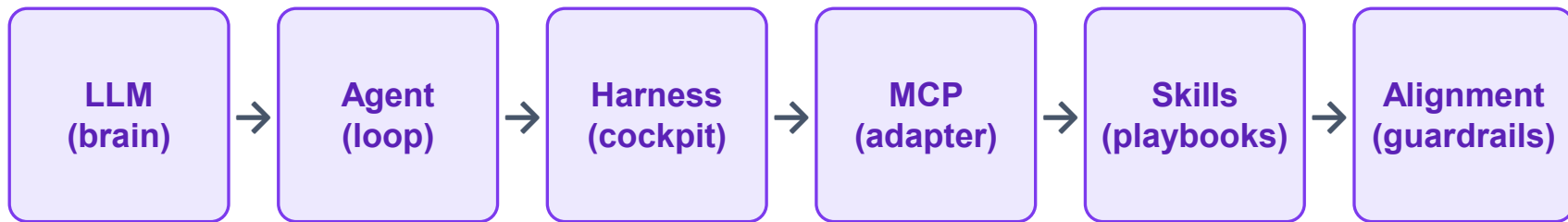
Start Where You Are

- ChatGPT introduced AI as a chatbot.
- The core is the LLM — the brain.
- A brain alone only talks. Everything else is an application of that brain.

► *Put the brain in a loop with tools, and it becomes an agent.*

BRAIN → LIMBS → GUARDRAILS

The Stack — How the Pieces Fit



Vendors bundle and rename these differently — but the building blocks are general.

► *You assemble the parts your problem needs.*

Plain English — Part 1



LLM — the brain

A prediction engine trained on vast text. On its own, it only talks.



Agent

The brain in a loop: perceive
→ act → check → repeat,
toward a goal.



Harness

The cockpit — tools,
guardrails, the loop. Claude
Code & Cursor are
harnesses.

Plain English — Part 2



MCP

A universal adapter — “USB-C for AI.” Plugs any brain into your apps & data.



Skill

A reusable playbook you hand the AI to do a job the same way every time.



Alignment

Steering the AI to do what you actually want — and not go off the rails.

► *Don't let anyone scare you with these terms — a full glossary is in your handout.*

THE BIG IDEA

LEGO Bricks, Not a Sealed Product

- Every company ships its own bundle of brain + limbs + guardrails.
- You are not bound by any one of them.
- Mix best-of-breed; build your own when your use case calls for it.

► *Let your imagination run wild — assemble what fits your problem.*

REFRAME

Everything Else Is an “Application”

- Apps, tools, and connections to other systems are how you apply the brain.
- The chatbot is one application; automation and software are others.
- Same brain, different applications — pointed at your real problems.

► *You don't buy “AI” — you apply it.*

THE LEAP THAT MATTERS

Chatbot vs. Agent

Chatbot

- Answers once
- Waits for your next prompt
- No tools, no goal in mind

Agent

- Pursues a goal
- Acts across many steps
- Uses tools, checks its work

► *Put the brain in a loop with tools — that's an agent.*

4

Pillar 1 — Demo - AI as the Brain for Automation

Beyond chatbots: AI at the decision points inside reliable automation.

MOVE BEYOND CHAT

Chatbots Are the Toy; Automation Is the Business

- Used as a chatbot or a fancier search engine, AI changes nothing.
- Same people doing the same work.
- The real entry-level value is automation.

► *AI's two best uses: an agent that executes, and a thinking partner.*

HOW IT RUNS ITSELF

Automations Run on Triggers and Schedules



Triggers

An event — a new invoice, a form submission — kicks off the flow.



Schedules

A clock — every night, every Monday — runs it for you.



Flywheel

Mechanistic, repeatable work stops being a barrier to growth.

► *Defined, consistent work gets delegated — and compounds.*

PICK THE RIGHT TOOL

Two Schedulers, Two Jobs

n8n

- Multi-step orchestration
- Human-in-the-loop workflows
- Deterministic rails, AI at the decision node

Claude Cowork & Code — Schedules & Routines

- Single-step, self-contained
- Low-judgment, open-data research
- Daily news brief, competitor watch

► *Routine when it's safe & self-contained; n8n when steps chain or a human must approve.*

THE CRUCIAL DISTINCTION

An Automation Workflow Is NOT AI, but AI enhances

- A deterministic workflow (e.g., in n8n) is cheap, reliable, and auditable.
- AI is the expensive, fallible judgment layer.
- Use rules for the rails, and AI only for the calls rules can't make — with a human approving exceptions.

► *Reliability from rules; intelligence from AI; accountability from humans.*

WHERE VALUE IS LARGEST – “BORING” PLACES?

1 in 5

US construction projects loses 15%+

from mis-estimating bids — in a \$60B industry. AI collapses estimation time.

► *AI's biggest value is in the boring, painful, understaffed work.*

THE STACK

Tools in This Pillar



n8n

Deterministic, multi-step
orchestration + human-in-the-
loop.



Claude Code Routines

Scheduled, single-step, low-
judgment research.



Zapier

Trigger-based app-to-app
automation.

WHO'S ACCOUNTABLE

Human-in-the-Loop

- AI proposes and flags; a person approves the consequential calls.
- You get speed without handing over accountability.
- The drivers stay human — by design.

► *AI proposes; humans decide.*

DEMO 1 · LIVE · ~5-10 MIN

Automation With an AI Brain (n8n) : Speed-to-Leads Proposal Automation



DEMO

A trigger-fired n8n workflow: Hot Lead, Quick Reply, AI classifies, routes, and flags; a human approves and AI sends a proposal

5

Pillar 2 — Demo - Multi-Agent Systems

A council of AIs that debate, cross-check, then deliver.

Don't Rely on a Single Genius

- A single AI can be confidently wrong — even the best models hallucinate.
- A system of agents checking each other is how you get consistent quality.
- Ask the right question and it amplifies you; ask a lazy one and it flatters you.

Karpathy's “LLM Council” — the pattern made visible

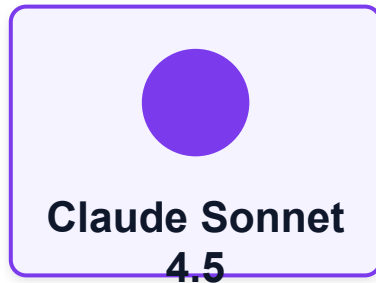
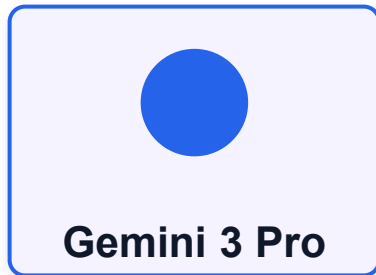


Your question goes to several top models; they rank each other blind; a Chairman writes the final answer.

► *Dissent, review, and a devil's advocate — on demand and cheap.*

EXAMPLE MEMBERS

The Council



► Give each a personality — optimist, skeptic, finance hawk — to simulate a real boardroom.

THE PRINCIPLE

Build a System, Not a Genius (E-Myth Book)

- A business is stronger when built as a system — parts that each know their job.
- The same is true for AI: many agents, checking one another.
- My accountant's habit: colleagues reviewed each other's entries before posting to the ledger. Same idea.

► *A check-and-balance system beats one all-knowing AI.*

SAME PATTERN, ANOTHER LAB

Honorable Mention — Sakana AI

- A Japanese lab with a similar idea.
- Multiple agents debate and agree behind the scenes.
- Only the vetted answer is returned to the user.

2 hrs

vs. 3 lawyers, 12 hours

Rains LLP: two lawyers serve 200+ startups. AI caught a contradiction in the buyer's own terms in minutes.

► *What separates a top lawyer isn't the template — it's how they use it.*

A BOARDROOM ON DEMAND

Give Your Agents Personalities



The Optimist

Argues the upside case.



The Skeptic

Attacks the weakest points.



The Finance Hawk

Watches the numbers.



The Customer

Speaks for the buyer.

► *Many viewpoints surface the truth faster than one confident voice.*

DEMO 2 · LIVE · ~4 MIN

LLM Council on a Real Decision



DEMO

Ask two questions leaders face — “Raise prices 10%?” and “Hire a person or deploy AI?” — and watch the council debate, then the Chairman decide.

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BREAK

15 minutes

Back at the top of the hour — the most tangible demo is next.

6

Pillar 3 — Demo - Work Your Files, Then Build Software

The tangible power first; the software ceiling second.

START TANGIBLE

The Everyday Win

- AI can now work your actual files — draft and edit Word and Excel documents on your own computer.
- It uses Skills (like the Office skills), showing a live artifact you watch build.
- This isn't a toy in a browser — it's your real files, on your machine.

► *Human intention drives it; AI is the execution layer.*

DEMO 3 · LIVE · ~5-10 MIN

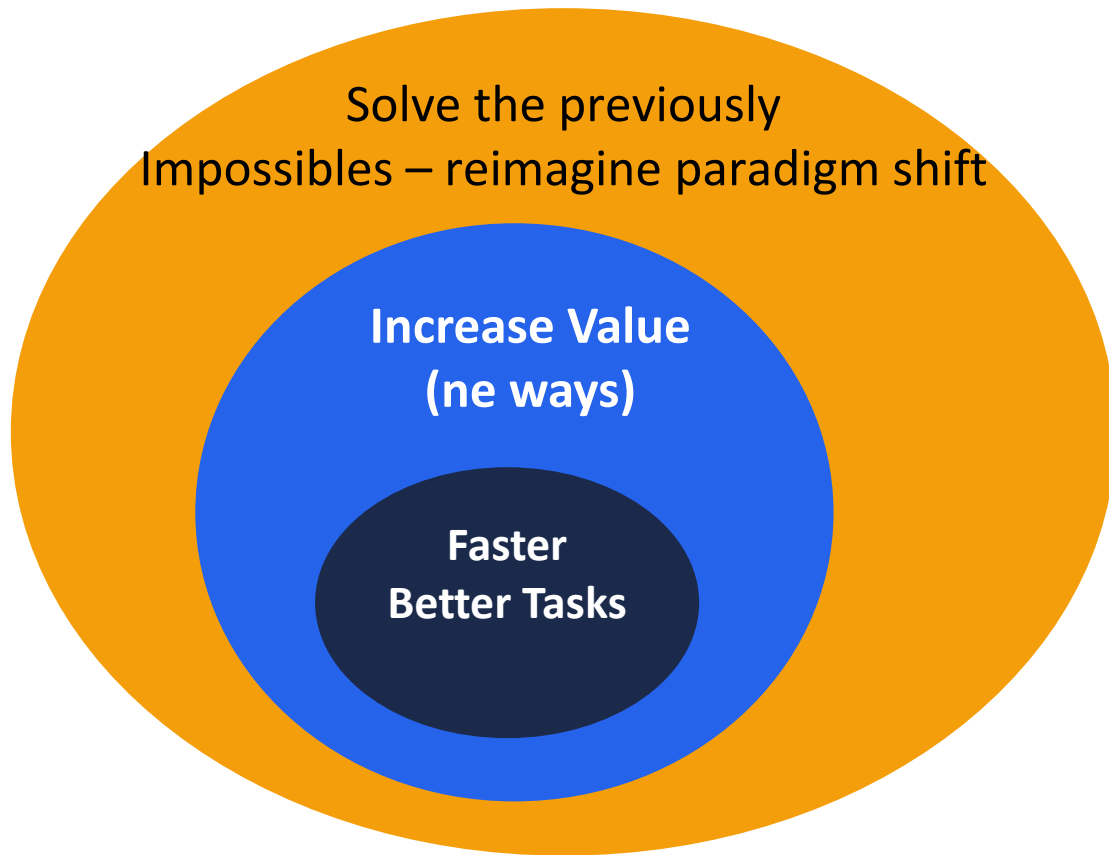
AI Works Your Real Files — Claude Code + Cowork



DEMO

Let me show you how you can use Claude Cowork to do tedious tasks in your computer. And how I use Claude Code in both the desktop app and CLI to code software and do my IT work in the command line.

The Three Levels of Value



ADVANCED CAPABILITY

The Ceiling — Building Software

- The same engine that edits your files can build real software.
- Claude Code and Replit Agent go from a plain-English spec to a working app.
- You don't have to build these yourself — but know the ceiling is this high.

► *Two I built myself — shown next.*

SCREENSHOT

Advanced Capability — “Done Maestro”

The screenshot displays the Done Maestro web application interface. The browser address bar shows `app.donemaestro.com/projects`. The left sidebar contains navigation links: Done Maestro (checked), Inbox (11), Next Actions, Projects (selected), Weekly Review, Feedback, Help, Settings, and Admin. The main content area is titled "Projects" and shows a list of active projects. The first project is "[VGA] Onboarding", which has a "Vision & notes" section with the text "No next action — what's the next step?" and an "Add next action..." input field. Below this is a "Review due — never reviewed" status. The second project is "[PPC] Fix Omada Tp_link Controller (to support new Katalyst VPN)", which also has a "Vision & notes" section with a list of tasks: "controller upgrade v4 to v7 tonight.", "re-adopt the router at katalyst tonight", "updated url to omada.systemmanager.net", "snapshot b4 controller upgrade", and "ask Claude to check my controller". Each task has a checkbox, with the last four being checked. There is an "Add next action..." input field at the bottom of the list.

Overlaid on the right side of the interface is a terminal window titled "GTD app code review and refactor". The terminal output shows the following steps:

```
Searchd settings/email|provider|hasApiKey|toEmailSettingsView|getSto...  
Now typecheck and run the tests:  
Used PowerShell >  
All green. Committing and deploying:  
Used PowerShell >  
Done — deployed (97e740ff). Refresh the Admin → Email settings page and it  
will now show SMTP2GO as the selected provider (it reflects what's actually  
sending, not the unsaved default). If it's coming from the environment secrets,  
you'll also see a small note:  
Currently active: SMTP2GO (from environment). Save to store this explicitly.  
Clicking Save once will persist it as an explicit encrypted config in the DB (the  
note then disappears and source becomes "saved") — optional, since it's  
already sending via SMTP2GO either way.  
Quick confirmation of where things stand:  
• Email: sending via SMTP2GO in production (test email received); Admin  
now displays it correctly.  
• Stripe: live key working, card-on-file end to end, shows VISA 5228.  
• Webhook secret: still 400ing (likewy the same stray-char paste issue) —
```

The terminal window also shows a prompt "Type / for commands" and a status bar at the bottom with "Bypass permissions", "Opus 4.8", and "High".

SCREENSHOT

Advanced Capability — “Flappy Bird”

The screenshot displays a Replit workspace for a project named "Flappy Fun". The interface is divided into three main sections: a left sidebar with chat and file management, a top preview window, and a large central canvas.

Left Sidebar:

- Chat:** Contains a conversation about adding a countdown timer to the game. The messages include:
 - "Add a countdown timer before the game starts"
 - "I fixed the mobile layout so everything fits on screen, and tapping anywhere now makes the bird jump. Does it work better on your phone now?"
 - "Checkpoint made 6 months ago"
 - "Worked for 1 minute"
 - "So I can see the element now and I can start the game. But as soon as I start the game the bird drops. It starts the game too fast immediately. Can you actually press a like a delay timer before the game starts so now I can like catch it when the timer ends"
- File Management:** Shows a list of 12 actions.
- Bottom Bar:** Includes a search bar with the text "Make, test, iterate...", a dropdown menu set to "Economy", and a "Plan" button.

Top Preview Window: Displays the game's title "FLAPPYCLONE" and a "Canvas" tab. The URL bar shows ".replit.dev /".

Central Canvas: Shows a pixelated Flappy Bird clone game. The game features a yellow bird, a blue sky background, a brown ground, and green pipes. A "TAP anywhere to fly" instruction is visible at the bottom.

BE CAREFUL

The “We Don’t Need Technical People” Trap

- True for a small pet project used by a handful of people.
- False for a commercial product serving a mass market.
- Use AI as an architect and to run security reviews — but a human is accountable.

► *AI can advise; only a human can be accountable.*

SHIP RESPONSIBLY

Non-Negotiables for Commercial Software



Senior human sign-off

A CTO/engineer accountable for sound, secure, scalable design.



Customer validation first

Value alignment, not coding, is the competitive edge.



Independent security review

Critical before any real customer data is stored.

OWN THE ASSETS THAT COMPOUND

Owning vs. Doing



Data sovereignty

Keep sensitive data
in-house.



Automation workflows

Your workflow logic
is an asset.



Governance

You define the
bottom lines.



Your recipe

Your judgment &
way of serving
clients — the moat.

► *AI enlarges the kitchen; the recipe stays yours.*

WHAT CHANGED

Hours

not months and six figures

Custom software used to mean a team and a big budget. A builder now ships a working internal tool in hours.

► *The constraint is knowing what to build — not typing the code.*

WHERE TO POINT IT

Three Horizons of What to Build



Internal tools

Remove operational drag
inside your business.



New products

Things you couldn't previously
justify building.



Customer-facing

Solutions that differentiate you
in the market.

► *Start internal; graduate to products and customers.*

7

Strategy & Mindset

AI Literacy, and building vs. measuring.

WHAT EVERY LEADER NEEDS

AI Literacy — Three Layers

Judgment — can you tell good from confident nonsense?

Value Awareness — what are your skills worth now?

Agency — you still choose vendor, data,
what to keep

Build it by understanding the big picture — and using frontier models on real problems.

Builders / Sellers / Measurers



Builders

Make products, create value.
AI empowers.



Sellers

Keep customer relationships.
AI empowers.



Measurers

Audit, compliance, middle
management. AI replaces.

► *Let AI measure; redeploy people to building and selling.*

95%

of enterprise AI pilots fail

Why? 1. Wrong direction (tool-first), 2. weak data, and 3. organizations that didn't change habits.

► *Problem before tool — always. AI is just one of the tools. Powerful one. Nonetheless.*

A SUCCESS PATTERN

What Actually Works

- Goldman Sachs + Anthropic put engineers in the same room for six months.
- They built KYC/AML/reconciliation agents — onboarding 30% faster across \$2.5T in assets.
- The lesson is commitment and co-location, not magic.
- Problem is the driver, and then the right tools.

► *Start from the pain, and commit.*

TRIAGE FRAMEWORK

Where to Point Your Builders First



Build Now

High value. Small internal tools. Most tedious. One task. Try it.



Watch & Test

Link multiple steps into a workflow. Careful to test each step.



Not Yet / Cautious

Full software app with many modules. Do this only after trying small projects.

AVOID THIS

The Biggest Trap — Tool Before Problem

- Owners buy tools as a cure-all; staff use AI as a fancier search box.
- Time saved is not the same as value recovered.
- Right order: find the bottleneck and the pain first, then choose the tool.

► *Problem drives the tool — never the reverse.*

Value Awareness — What's Your Recipe Worth?

- Know what your time, skills, and core capabilities are worth now.
- See what AI inflates — and what it compresses.
- Invest where you're irreplaceable; automate where you're not.

► *Amplify the billable; eliminate the non-billable.*

8

Staying Relevant & Staying Safe

A sustainable habit, and a sane view of risk.

A SYSTEM, NOT A CHASE

Staying Current Without the Overwhelm

- ~15 minutes a day from 2–3 trusted signals.
- Learn by using frontier models on real problems — even small ones.
- Durable skills — judgment, taste, trust — outlast any tool.

► *You don't need to chase every tool — build one small thing.*

FOR THE VISIONARIES TOO

Even Leaders Should Get Hands-On

- The best way to build judgment and taste is to use AI beyond the chatbot.
- Build workflows and daily routines.
- Build your own personal “chief of staff” / “EA” agent that serves you.
- Be the ‘Architect’ of your system, powered by AI. It serves you, not the other way around. But you do need to know its capabilities.

► *Taste is earned by building.*

Safety Is Data Discipline — Not Skynet

- Classify what data may and may not go into AI tools.
- Keep data sovereignty; use least-privilege access.
- Human-in-the-loop on consequential actions; validate output; sandbox code.
- Local open-source models (i.e. OpenAI GPT-OSS, Kimi K2.6, GLM-5.2) on servers (i.e. nVidia DGX Spark ~US\$4,699)
- AI LLM Proxy / Security Filter – i.e. Cloudflare AI Gateway

► *AI doesn't know your bottom lines — you define them.*



1 page

beats a 50-page policy nobody reads

A short AI-use policy people actually follow is worth more than a binder.

► *Make the rule usable, or it won't be used.*

YOU'LL BE ASKED

Common Questions (1 of 2)

- “Will this replace my staff?” It reshapes roles and rewards builders — redeploy people to building and selling. Multiply the capabilities means solving problems that were out of reach before.
- “Isn’t it unreliable?” At the edges, yes — so: deterministic rules + AI at decision points + a human in the loop.
- “Is this just a bubble?” Partly. But the infrastructure survives, like the internet after dot-com.

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9

Now Is the Time to Act

Three takeaways, and your first step.

DO THIS

Your Three Takeaways

1

Act now

Not sooner — the pieces weren't ready. Not later — your competition moves.

2

Name one problem

One real problem an AI “with limbs” could solve. Write it down before you leave.

3

Start building

Even the bosses. Download Claude Desktop; try Cowork or Claude Code.

► *AI makes answers cheap — the scarce fuel is your judgment.*

FOR THOSE READY TO BUILD

What's Next — the AI Builder's Workshop



4 Saturdays

One weekend morning, ~3 hrs
each. September-October



You'll build

n8n automation · MCP
servers · your own Skills ·
Claude Desktop (Cowork +
Code).



~~\$1,399~~ → \$599

Early-adopter price.
Recordings, templates &
cohort support.

► *Turn one real problem into a working system you own.*

WHY THE HUMAN MATTERS

The Leverage Equation

Human Direction — the scarce input

× AI Execution — cheap and abundant

= 10–20× Outcome — the multiplier

Zero direction × infinite execution is still zero.

THE PAYOFF

What's the Reward

- Starting the journey NOW for your early adopter advantage
- Growth that we could only imagine before...
- Better work outcome and quality of life for humans
- Taking care of your team members, rewarding and fulfilling work
- Less anxiety, real clarity, direction and momentum going forward
- Economy is uncertain, thus the time to build – to be ready when the tide turns

► Reap the rewards for better future

DO IT NOW

One Ask Before You Leave

- Write down one real problem an AI “with limbs” could solve for you.
- Name the first small thing you’ll build — or who you’ll ask to build it.
- Put a date on it. This week.

► *Momentum beats master plans.*

WITH THANKS

Thanks & Collaborators



Anthropic

Claude Code &
Cowork.



**George Liu (Mr.
6)**



Benjamin Lee



Gary Yang



*This is the best of times, not the worst of times.
Join me in this journey of our lifetime. Be
fearless. Empower our people, and get to work to
create the dream future!*

Tony

AI Era: Automate. Agents. Code.

Today: Write 1 problem to solve

Build the early adopter advantage now

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