99GRIT × AI

STRATEGY & LEADERSHIP · DAY 141

The Budget Says Otherwise: your real AI strategy is the one your budget lines actually fund

A programme paid for out of innovation money and staffed with borrowed people is a programme your organisation has already decided not to depend on.

THE NUMBERS

12

months — how long a pilot lives on innovation money

3rd

year: the one that never arrives

IN SHORT

- The strategy deck says transformation. The budget line says experiment.
- Project money has to win a contest every year, so nothing becomes boring infrastructure.
- AI is now a unit cost per claim or per quote — fundable like reinsurance, not like a capital project.

DO THIS WEEK

01 Open next year's budget and mark which AI spend sits in a business unit's run rate with a named owner.

02 Take the two or three things that already work and move their cost to the unit that benefits — budget and accountability together.

03 Keep one small pot deliberately unserious: cheap, short-lived, promise-free exploration.

PASTE INTO COPILOT · EXCEL

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Here is next year's cost plan. Split every AI-
related line into two columns: recurring cost inside
a business unit versus central project funding. For
each line show the owner, the amount and whether it
has to be re-approved within 12 months. List the
lines with no named owner first.
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Run it on your own export. Two minutes, no project needed.

TAKE THIS TO YOUR NEXT MEETING

Which of your working pilots would survive if the innovation pot were set to zero tomorrow?

Your turn.

1. Comment with the number from your own book — that is where the useful argument starts.
2. 146 field notes, English and Polish, no sign-up and no paywall.
3. Score your AI readiness in two minutes and see where you sit.

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