



Desert Blooms: Nourishing Future Abundance Through Investment



Using AI to Increase Productivity in Your Native CDFI



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Margaret A. Cargill
PHILANTHROPIES



Tamalpais Trust
Fund of RSF
Social Finance



CONSULTANT / SPEAKER

- Over 25 years helping businesses start & grow
- Professional speaker & consultant since 2000

CEO

- Leads The Sequoyah Fund, a Native CDFI serving the Eastern Band of Cherokee Indians
- Specialties are turnarounds & crisis recovery

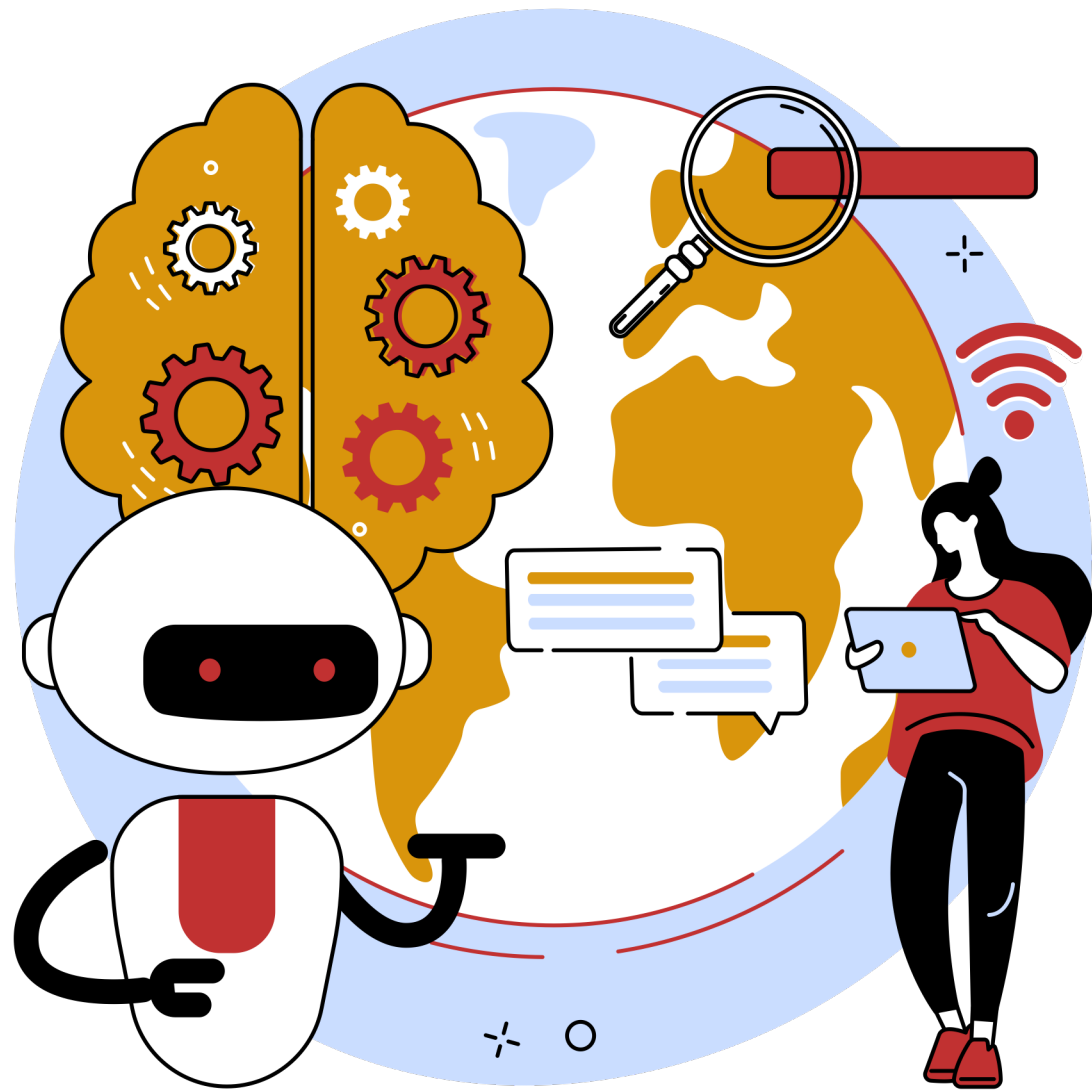


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CONTENTS



- 1 What is Artificial Intelligence?
- 2 How can we use AI?
- 3 Getting the best output from AI
- 4 Beyond ChatGPT - Custom GPTs
- 5 Real-time use cases

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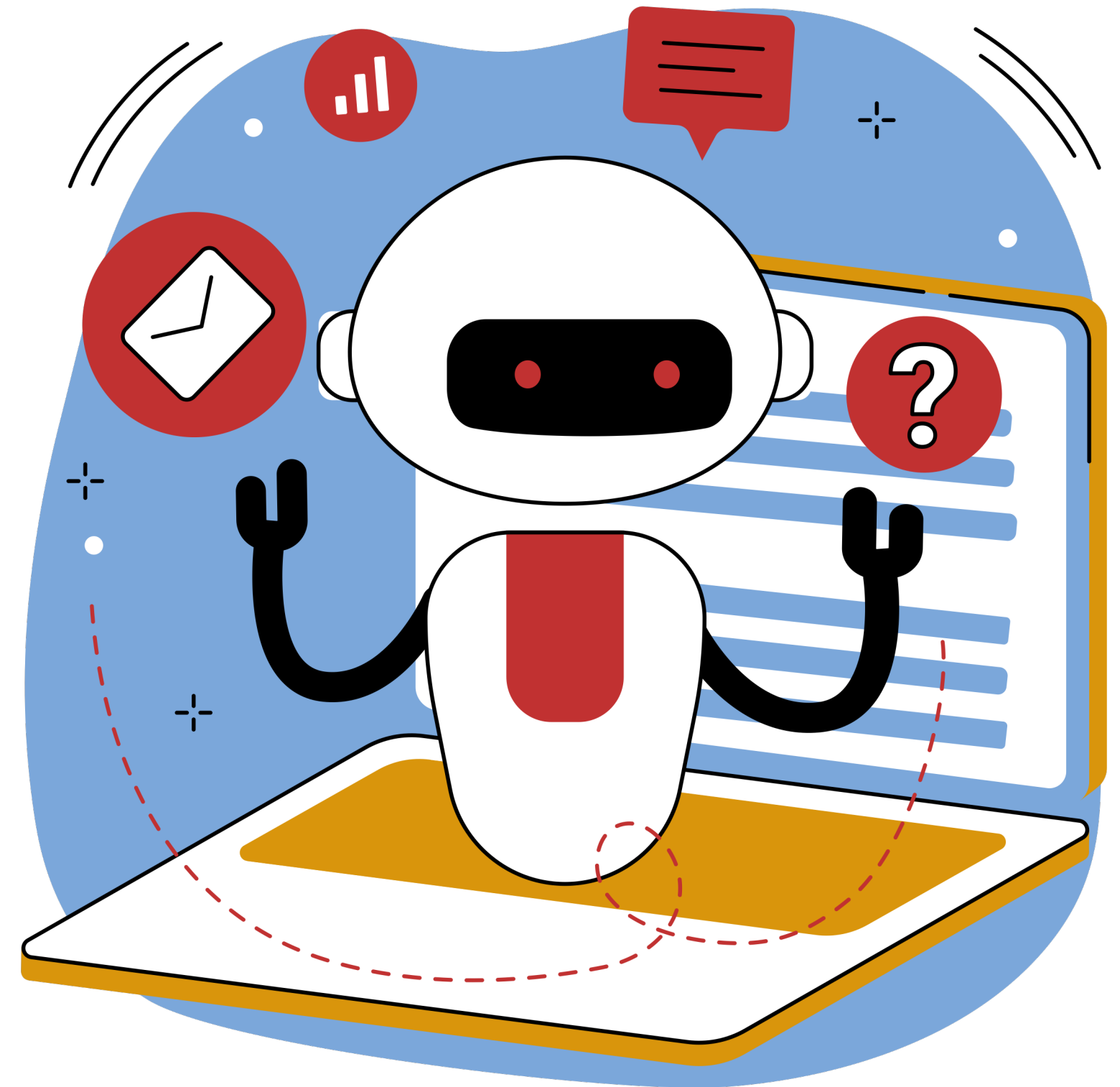
WHAT IS AI?

- The ability for a computer to think and learn, and
- To work and react like humans &
- To learn, understand, and deal with new situations

Artificial Intelligence: Any technique that enables computers to mimic human behavior

Machine Learning: Subset of AI that enables machines to improve with experiences

Deep Learning: Subset of Machine Learning that makes the computation of multi-layer neural networks feasible



ACCORDING TO REUTERS...

ChatGPT is the most recognized AI tool

Only 53% of Americans have ever heard of it

Only 7% of American respondents use ChatGPT daily; 11% use it weekly, 4% monthly, 10% “once or twice” and 20% have never used it. 47% have never even heard of ChatGPT.

More than 85% of American respondents have either never used or never heard of Google Gemini or Microsoft Copilot.

Young people are more likely to trust AI

AI IS EVERYWHERE!

- Agriculture
- Automotive
- Education
- Entertainment
- Finance
- Government
- Healthcare
- Hospitality
- Insurance
- Legal
- Manufacturing
- Marketing
- Real Estate
- Retail
- Technology
- Telecommunications
- Tourism
- Transportation



ACCORDING TO FORBES, THIS IS HOW BUSINESSES ARE USING AI

- 56% use AI to **improve and perfect business operations**
- 51% are turning to AI to **help with cyber security and fraud management**
- 47% harness AI tools in the form of **digital personal assistants**
- 46% use AI for **customer relationship management**
- 40% are turning to AI for **inventory management**
- 35% are leveraging AI for **content production**
- 33% are using AI for **product recommendations**
- 30% are turning to AI for **accounting assistance** and supply chain operations
- 26% harness AI for **recruitment and talent sourcing**
- 24% are using AI for **audience segmentation**

MOST REGULARLY REPORTED USE CASES (IN ORDER)

Marketing

- Crafting 1st drafts of text documents
- Personalized marketing
- Summarizing text documents

Product/Service Development

- Identifying trends in customer needs
- Drafting technical documents
- Creating new product designs

Service Operations

- Using chatbots for customer service
- Forecasting service trends or anomalies
- Creating first drafts of documents



Pros & Cons of AI Adoption

Reduce
operationa
l
time

Decrease
human
error

Automate
routine
tasks

Increase
productivit
y

Better
customer
service

Lack of
skilled
workers

Unclear
ROI

Complexit
y of AI
systems

Job
security



**AI is not
coming for
your job.**

**But someone
who uses AI is!**

Ways CDFIs can use ChatGPT

Hiring

Product Development

Strategic Planning

Time Management

Marketing

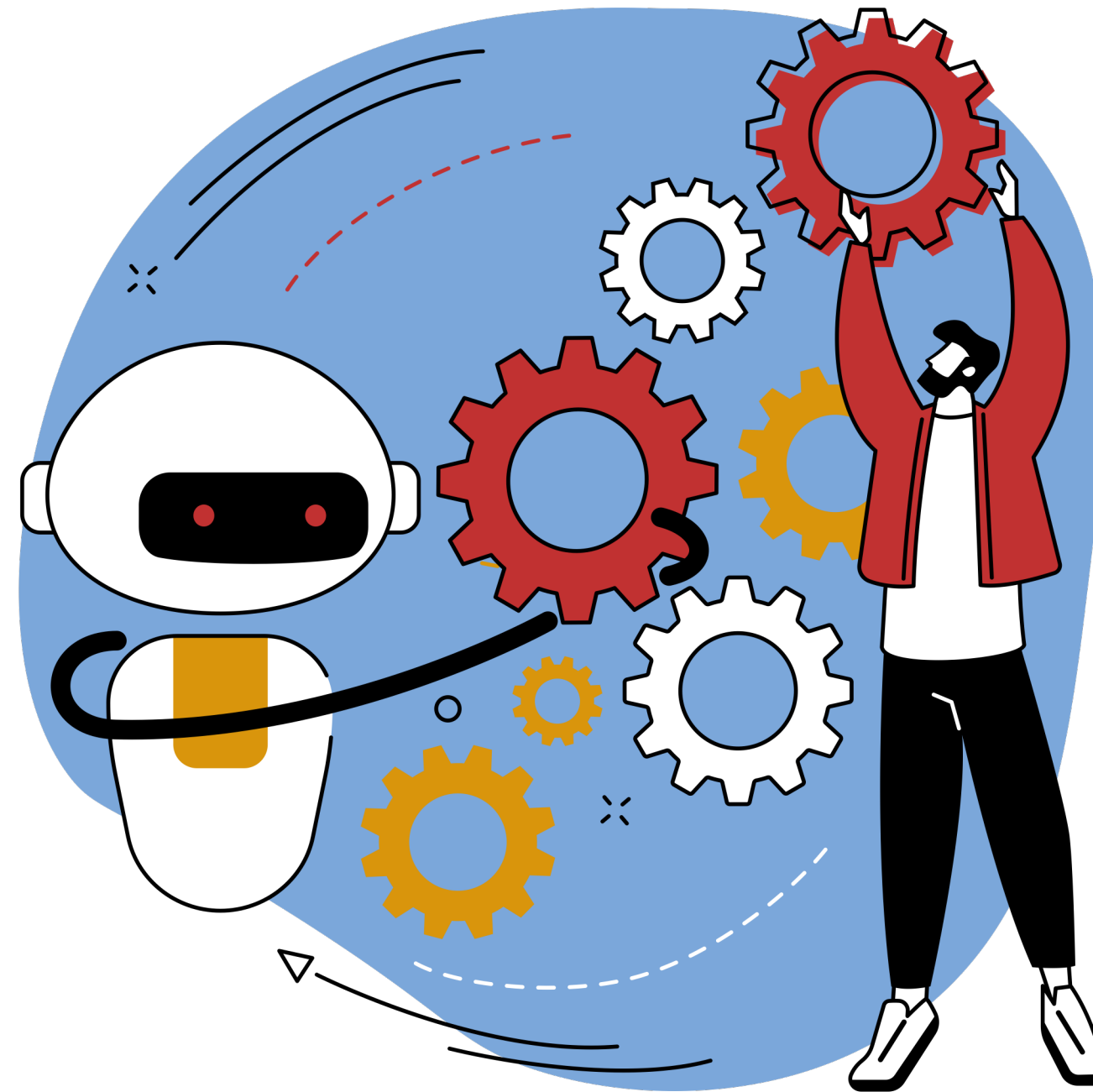
Grant Writing

Grant Research

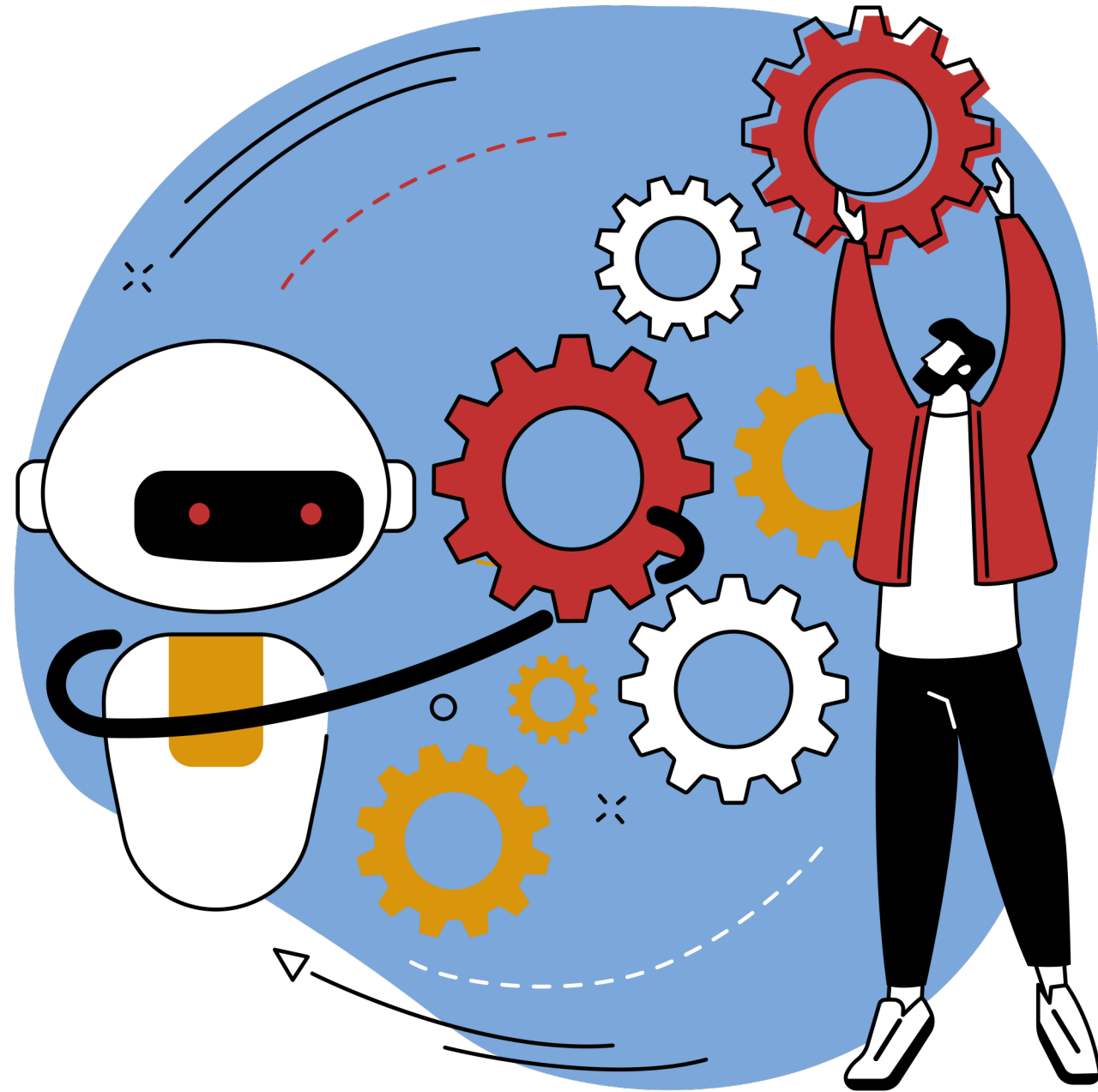
Grant Reporting

Policy Development

Text Writing & Editing



More ways CDFIs can use ChatGPT



Brainstorm ideas

Content creation

Social media engagement

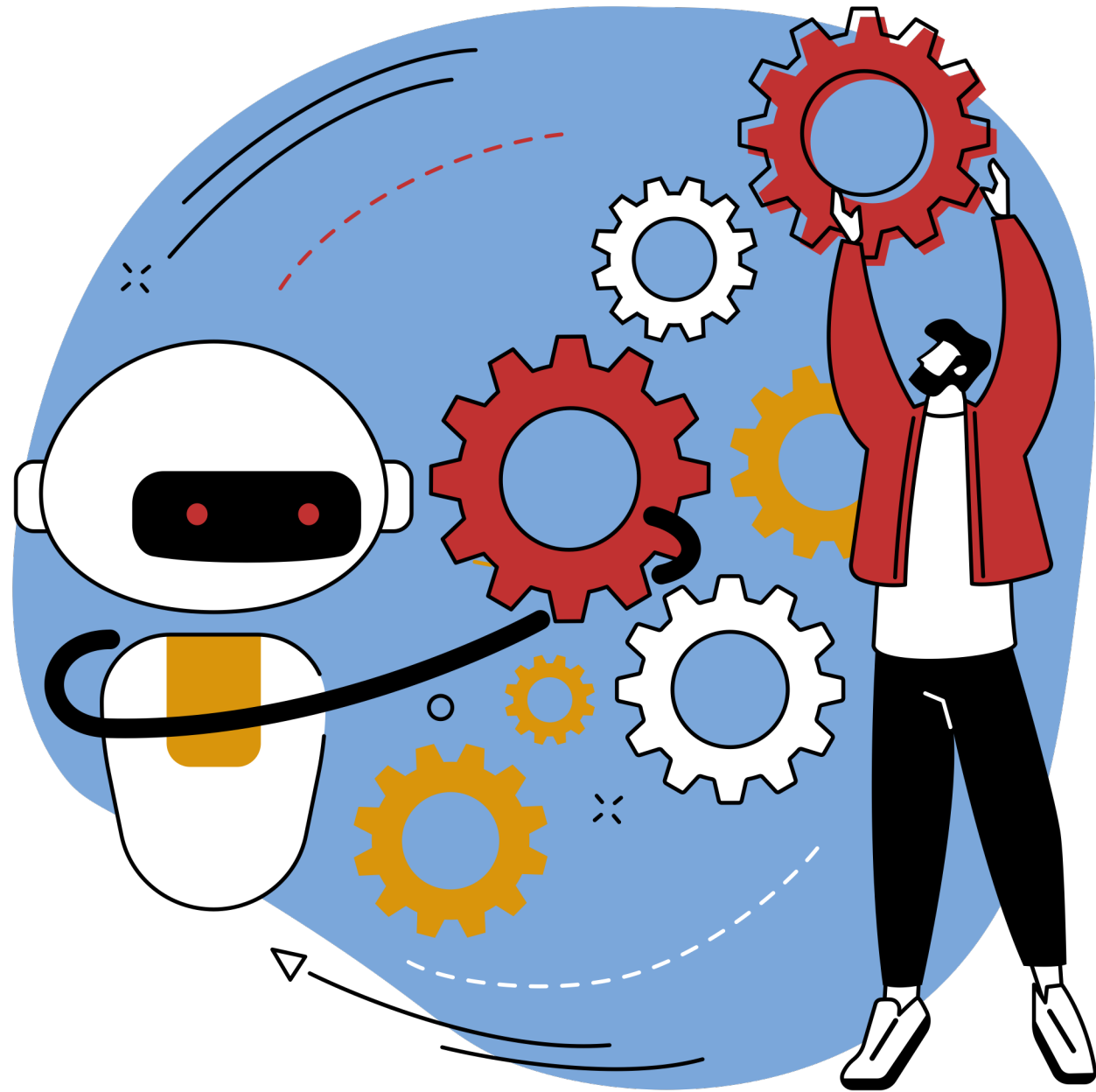
Generate customer Q&As / FAQs

Write personalized emails

Data analysis

Write personalized emails & LOIs

And still MORE ways CDFIs can use ChatGPT



Solicit & write letters of support

Write job descriptions & job postings

Summarize long articles or videos

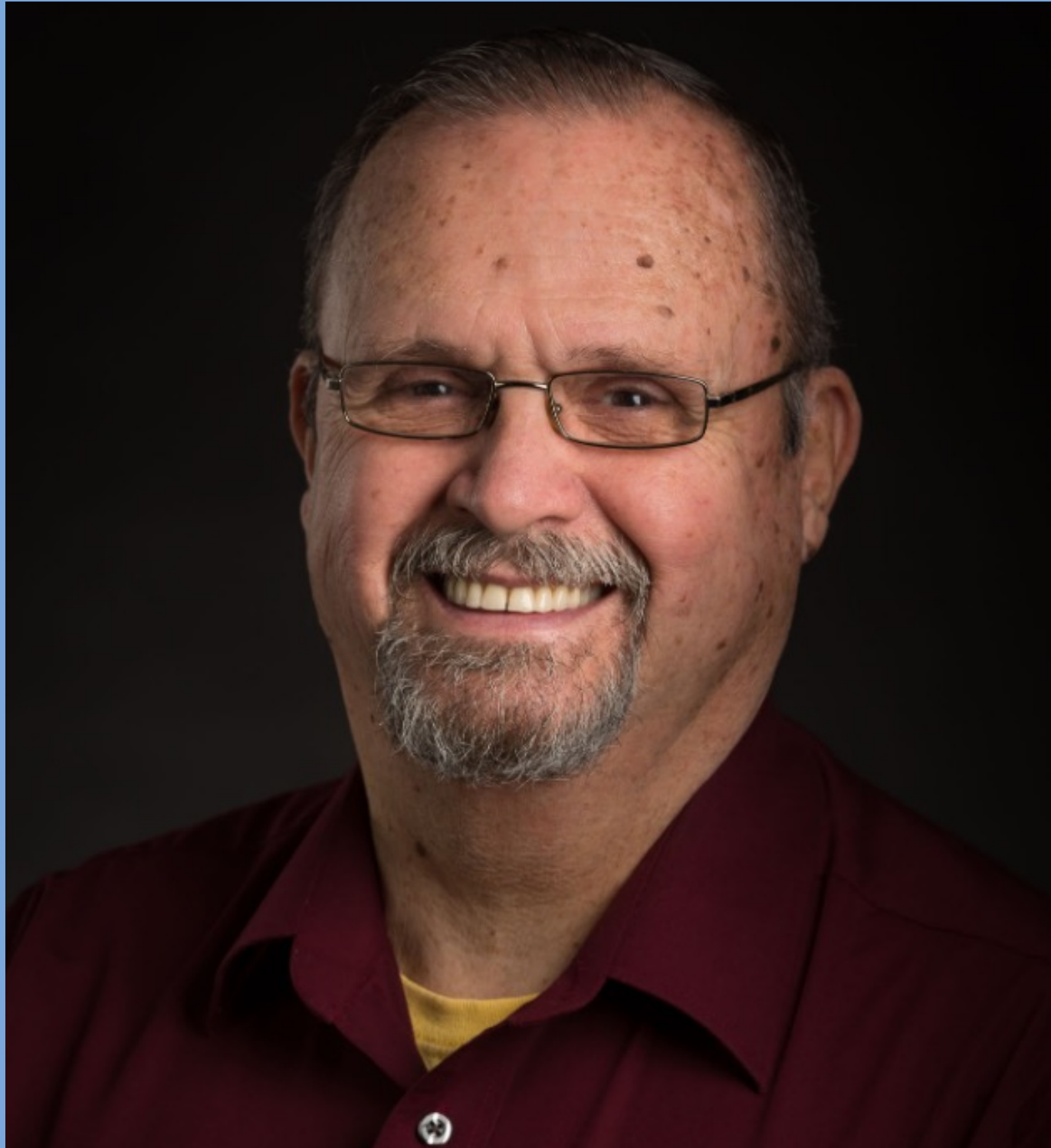
Improve & update older documents

Advise on challenging HR issues

Professional advisor

Rock Star Coach

A TALE OF TWO ARTISTS



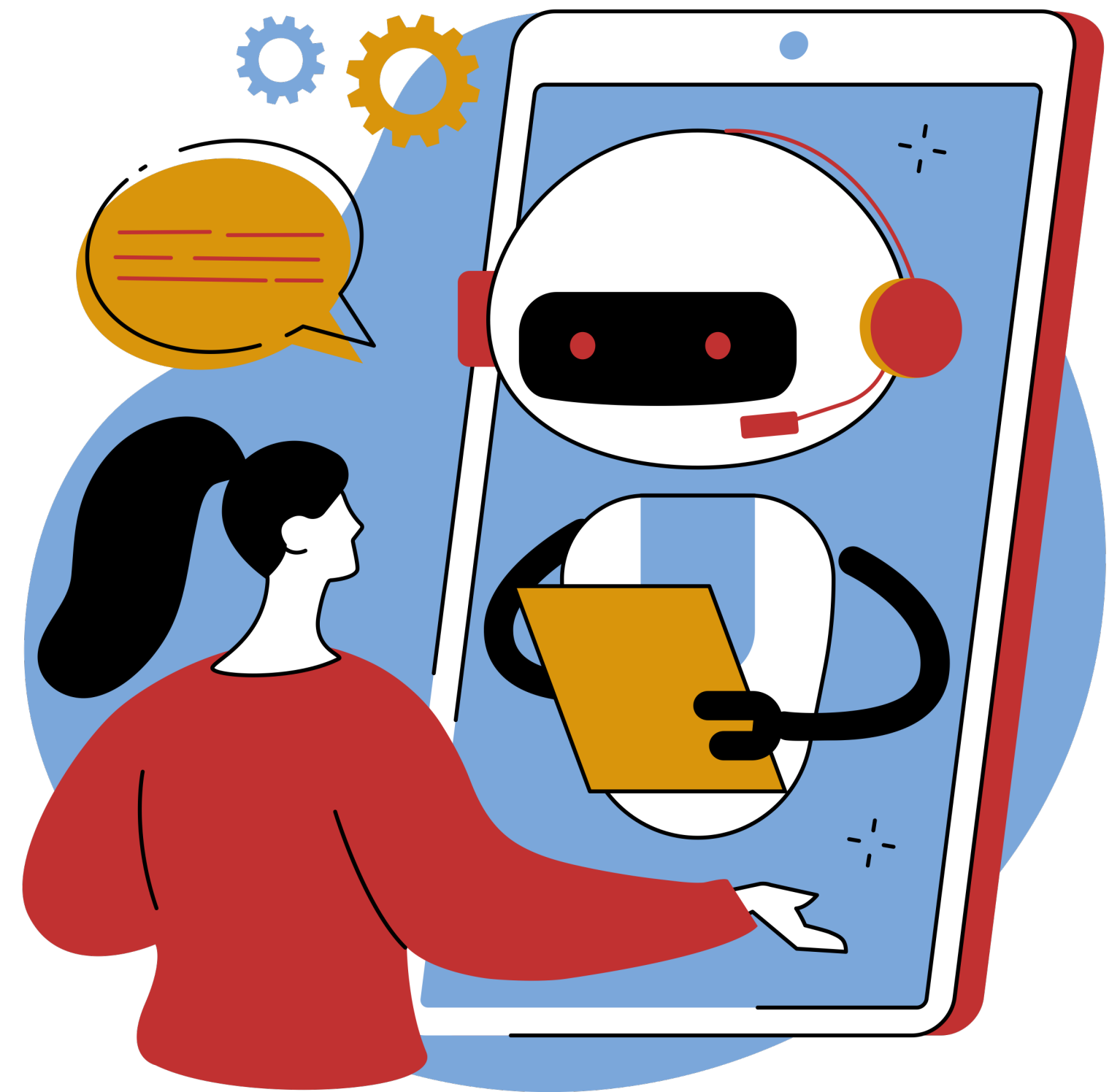
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Getting the BEST from ChatGPT

- AI is an INTERN, not an EXPERT
- May need multiple prompts to get one answer
- Expect that AI can do anything a human can do (as long as it only requires brainpower).





- Treat it like a colleague (or at least a trainee)
- Use clear and specific language
- Ask it to cite sources
- Push back if you think its answers are wrong
- Ask for more!





- Treat it like a fancy search engine
- Ask vague questions or give vague commands
- Take the output at face value
- Treat it as insignificant (HINT: It ain't!!!)



7 STEPS TO EFFECTIVE PROMPTING

1

Write like
you're talking
to a real
person.

2

Be specific.
Provide
context &
dialog.

3

Tell the AI to assume
an identity or
profession.

4

Set perspective
and
parameters.

5

Specify formatting
(i.e. markdown,
heading, list, bullets,
emojis, hashtags,
tables, etc.)

6

Ask, "What else do
you need?" or say
"Ask me questions
if you need help."

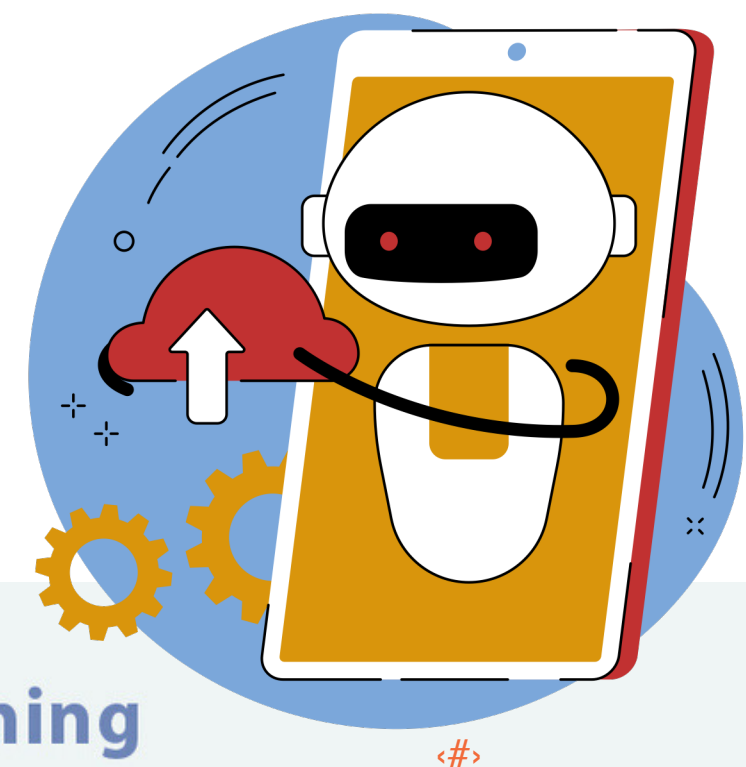
7

Ask it to cite
sources or
justify answers.

Beyond ChatGPT

- [Upscale.media](https://www.upscale.media)
- instabooks.ai/
- hemingwayapp.com/
- perplexity.ai
- app.leonardo.ai
- copilot.microsoft.com/
- gemini.google.com/app
- Bing.com

Clean up & correct photos
Automatically write an ebook
Fix your writing
AI that shows its homework
Creates custom images
Integrates with MS 365





**LET'S DO SOME
LIVE ACTION
USE CASES!**

LET'S STAY IN TOUCH!

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