

FOR OWNER-RUN BUSINESSES

The AI Strategy Playbook

Find where AI pays off – before you spend on it.

How to use this playbook

I wrote this for owners of established businesses who keep hearing that AI will change everything, and want to know what it would actually change in theirs. It's the process I'd take your business through, written so you can run it yourself.

01 **The readiness check**

Five questions that show whether your business is ready for AI, and what to fix first if it isn't.

02 **Signal or hype**

List the jobs that eat your week and score them, to find the ones worth fixing and whether they need AI at all.

03 **The 12-month plan**

Put the best jobs in order: quick wins first, then foundations, then bigger builds, each with an owner, a cost and a measure.

04 **Is it worth it?**

Put the cost and the hours saved on one page, work out the payback and make the decision.

Reading it takes about 20 minutes. Each chapter ends with a worksheet to print or fill in on a tablet. Do the worksheets with the people who do the work day to day: they know where the time really goes.

EXAMPLE — FICTIONAL BUSINESS

To show the worksheets in use, each chapter follows one business: a 25-person building contractor, which I'll call the example firm. It has an owner, an office manager, an estimator and three site managers, and it runs jobs across the county.

It isn't based on any real company. All figures are illustrative.

Is your business ready for AI?

AI runs on top of how your business already works. If the work isn't written down, the information is scattered, or nobody owns the result, AI makes the mess faster, not smaller. These five questions tell you whether you're ready, and what to fix first if you're not.

01 Is the work written down?

If a task only exists in someone's head, there's nothing for a system to follow. Write the steps down as they really happen, not as they should.

02 Where does the information live?

AI needs the facts in one place it can reach: a job system, a shared drive, a spreadsheet. If they're spread across inboxes and notebooks, AI can't use them.

03 Do your tools talk to each other?

If the same details get typed into three systems, joining them up often saves more time than adding AI on top.

04 Who would own it day to day?

Every system needs a named person who notices when it goes wrong. No owner, no system.

05 What would you stop doing if it worked?

If you can't name the hours you'd get back, you can't tell whether it's worth paying for.

EXAMPLE — FICTIONAL BUSINESS

The example firm's quotes come from a spreadsheet only the estimator understands, and job details live in email threads and on a wall planner.

It scores 4 out of 10 on the worksheet overleaf. The office manager would own a new system, but little else is ready. The right move is to write the quoting steps down and get every job into one list before spending anything on AI. All figures are illustrative.

Score your readiness

Score each statement: 0 = no, 1 = partly, 2 = yes. Be honest: a low score now saves money later.

STATEMENT	SCORE (0-2)	WHAT WOULD NEED TO CHANGE
1. The work is written down		
2. The information lives in one place		
3. Our tools share information		
4. Someone would own a new system day to day		
5. We know the hours we'd get back		
Total	/ 10	

0-4

Fix the basics before any AI. Write the work down and get the information into one place. Simple rules and templates can start now.

5-7

Ready for small wins. Pick one repeatable job and fix it with a template or a simple rule first.

8-10

Ready to look at AI. Turn to chapter 2 and find the job most worth doing.

Scored under 8? Keep going anyway. Chapter 2 shows which jobs are worth fixing, and the basics go into your plan in chapter 3.

Where would AI actually help?

Start with the work, not the demo. List the jobs that come round every week, like quoting, chasing payments and booking visits. Then score each one 0–2 on these four things. A 2 always counts in the job's favour.

01 Time

Hours a week, across everyone. 0 = under an hour, 1 = a few hours, 2 = a day or more.

02 Routine

Does it follow the same steps every time? 0 = rarely, 1 = mostly, 2 = always.

03 Mistakes

What does a mistake cost, and would anyone notice? 0 = costly and easy to miss; 1 = costly but caught, or cheap but missed; 2 = cheap and easy to put right.

04 Data

Where is the information? 0 = in heads or on paper, 1 = scattered, 2 = in one system.

Does it need AI, or would a template or a rule do?

If you can write the job as 'when this happens, do that', a simple rule will do it. If the result looks the same each time with a few gaps to fill, use a template. AI earns its place when the work arrives in a different shape every time, like emails, supplier invoices or site notes. Rules and templates are cheaper and easier to trust, so try them first.

EXAMPLE — FICTIONAL BUSINESS

The example firm lists nine jobs. The top three are chasing late payments (7 out of 8), matching supplier invoices to jobs (6) and booking site visits (6).

Chasing needs only a rule in the accounts software, and booking needs a template and a shared calendar. Matching needs AI, because every supplier's invoice looks different. Quoting felt like the obvious job for AI, but it scores 4: a wrong price costs real money, and only the estimator understands the price list. All figures are illustrative.

Score the jobs that eat your week

Score each job 0–2 in each column. A 2 means: **Time**, a day or more a week; **Routine**, the same steps every time; **Mistakes**, cheap and easy to put right; **Data**, already in one system. Add up the total, then decide what would fix it: AI, a template or a rule.

JOB	TIME	ROUTINE	MISTAKES	DATA	TOTAL	AI, TEMPLATE OR RULE?

6–8

Start here. Fix these first, with the simplest tool that works.

3–5

Worth doing later, once the top jobs are done.

0–2

Leave it for now. It isn’t worth the effort or the risk yet.

Whatever the total, a 0 for Data means the information must be written down or moved into a system first, and a 0 for Mistakes means a person should check every result.

What will you do, and when?

Take your top-scoring jobs from chapter 2, plus the basics from chapter 1, and put each into one of three stages. Cheap, certain wins go first: they free up time and show everyone the changes work.

01 Quick wins: months 0–3

Rules, templates and small fixes that cost little and save time straight away, like payment reminders, a standard reply or cutting a step nobody needs.

02 Foundations: months 3–6

The groundwork bigger builds need: the work written down, the information in one system and tools that share it. It's the least exciting stage, and everything rests on it.

03 Bigger builds: months 6–12

The one or two projects that need real investment, AI included. They come last because they rely on the foundations, and by then you'll know what the quick wins really saved.

Every item needs an owner, a cost and a measure

The owner is a named person, not 'the office'. The cost includes staff time as well as money. The measure is one number you'll check, such as hours a week or days to get paid. If you can't fill in all three, the item isn't ready for the plan.

EXAMPLE — FICTIONAL BUSINESS

The example firm's plan starts with two quick wins: a reminder rule for late payments, and a booking template with a shared calendar. The foundations come from chapter 1: the quoting steps written down, the prices in a shared system and one job list to replace the wall planner. The bigger build is AI to match supplier invoices to jobs, which needs that job list first.

The reminder rule's owner is the office manager, its cost is an afternoon's set-up, and its measure is days to get paid. Quoting waits until next year, once the prices are in one place. All figures are illustrative.

Your 12-month plan

Put no more than four items in each stage. Give every item an owner, a cost and a measure: if you can't fill in all three, it isn't ready yet.

WHATOWNERCOSTMEASURE

Quick wins: months 0–3

Foundations: months 3–6

Bigger builds: months 6–12

Look at this page every three months. Tick off what's done, drop what isn't working and move the next item up.

Will it pay for itself?

Before you spend anything, write the case on one page. If it won't fit on one page, it isn't clear enough yet. These five headings are all you need, and the worksheet overleaf walks you through the sum.

01 Cost

Everything it takes to set up and run: the build, any subscriptions, and the staff time to learn it. Staff time is the cost that's easiest to forget.

02 Hours saved

Hours a month, after time spent checking its work. Ask the people who do the job now, not a sales demo, and if you're unsure, use the lowest honest figure.

03 Payback period

Months until the savings cover the set-up cost. Value an hour at its full cost: yearly pay plus employer's National Insurance and pension, divided by hours worked a year. Set your limit before the sum, so the answer can't talk you into it.

04 Risks

What happens when it gets something wrong, who would notice, and how you'd switch it off. Make sure you wouldn't be stuck if the supplier raised its prices or closed.

05 The decision

Yes, no or not yet. Write it down with the date, and what would turn a no into a yes.

EXAMPLE — FICTIONAL BUSINESS

The example firm's case for matching supplier invoices with AI: £4,000 to set up, including staff time, and £100 a month to run. Even after checking every match, it saves the office manager 20 hours a month at £25 an hour: £500 a month, or £400 after running costs.

So it pays back in 10 months, inside the 12-month limit the owner set first. The main risk, a cost landing on the wrong job, is covered by the checking. The decision: yes, once the job list is in one place. All figures are illustrative.

Your one-page business case

Pick one job from your plan. Fill in each box, do the sum, then make the decision.

The job		
Cost	Set-up, running costs and staff time	
Hours saved	Hours a month after checking, estimated by your team	
Payback period	Your limit in months, set before the sum A Hours saved a month B Full cost of an hour (£) C Value each month (A × B) D Running cost each month (£) E Net saving each month (C – D) F Set-up cost, including staff time (£) Payback in months (F ÷ E) If E is zero or less, it will never pay back.	
Risks	What could go wrong, who would notice, how you'd switch it off	
The decision	Yes, no or not yet, and what would turn a no into a yes	

Sometimes AI isn't the answer

If you've done the four worksheets, you know where your time goes, which jobs are worth fixing and what each fix would cost. You may also have found that the answer is a template, a clearer process or a step you can drop. That's a good result: it's cheaper, and it's yours.

01 **Share the worksheets**

Show them to your team. They'll correct the hours and spot what you missed.

02 **Start one quick win this month**

Pick the cheapest item in your plan and give it a date. A small change that's finished beats a big plan that never starts.

03 **Put a review in the diary**

Three months from now, look at the plan again and bring the next item forward.

Want a second opinion?

I'm Joshua Heath. At Mortise, I build the software and automation that fix the jobs this playbook helps you find. Email me a photo of your worksheets, or book a call and tell me about the one job you're stuck on. The first call is free. I'll tell you honestly whether it needs AI, something simpler or nothing at all, and if you can fix it yourself, I'll say so.

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Book a call at mortiseautomation.com