Kilter

A guide for owners and directors
November 2026

AI for your business, in plain English.

What AI is, what is on the market, how to use it well, and where it pays: by department, by sector, and in your first 30 days. Read it, mark the pages that fit your business, and you will know where to start.

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Free from Kilter. kilter-tech.co.uk

Start here.

You do not need to understand how AI works to use it well. You need to know what it is good at, what it costs, where it would save your business time or money, and how to keep your data safe while you find out. That is what this guide covers.

How to use this guide

Read the first five sections.

About 15 minutes. The words, the rules, and what is on the market.

Mark what fits.

Pages 7 to 11 list where AI pays by department and by sector. Tick the ideas that match work your team does every week.

Pick one.

Page 12 turns your shortlist into a 30-day plan. One problem, one pilot, one decision.

Watch first: two videos worth the time

Generative AI in a Nutshell.

Henrik Kniberg · 18 minutes · January 2024

Hand-drawn and free of jargon. What tools like ChatGPT and Copilot actually are, how to think about them, how to ask them for things, and what changes for jobs and organisations. The best single introduction we know of for a business owner.

youtube.com/watch?v=2IK3DFHRFfw

Scan to watch

The jargon, untangled.

IBM Technology · 10 minutes · August 2024

How AI, machine learning, deep learning and generative AI fit inside each other, drawn on one board.

youtube.com/watch?v=qYNweeDHiyU

Scan to watch

Both are free on YouTube and made by others. We link to them because they explain the subject well; neither is connected to Kilter.

Where UK businesses are

32%

of UK businesses now use at least one AI technology, up from 16% a year earlier.

DSIT, AI Adoption Survey 2026

55%

of employees say they use AI for work, against 35% of businesses. Your staff may be ahead of your policy.

ONS, July 2026

71%

of businesses using AI report better productivity from their people.

DSIT, AI Adoption Survey 2026

65%

of businesses not using AI say the business case is not clear to them.

DSIT, AI Adoption Survey 2026

What the figures mean for you.

The tools are cheap and everywhere. What holds most businesses back is knowing which job to give them, and skills: 67% of businesses using AI name skills as their biggest barrier. And 64% have not yet seen running costs fall, usually because they started with a tool rather than a problem. This guide starts with the problem.

The words, in plain English.

Ten terms cover nearly every conversation you will have about AI. None of them needs a technical background.

Artificial intelligence	Software that learns from examples to do work that used to need a person's judgement: reading, writing, sorting, spotting patterns, predicting. A spam filter is AI. So is ChatGPT.
Machine learning	The part of AI that finds patterns in your past data and applies them to new data. Forecasting next month's demand; flagging an invoice that does not look like the others.
Generative AI	AI that creates something new, such as text, images, audio or code, from what it learned. This is the kind that changed in 2023 and the kind most businesses mean today.
Large language model	The engine behind ChatGPT, Copilot, Claude and Gemini. It writes by predicting the most likely next words. That is why it is fluent, and why it can sound sure of itself and still be wrong.
Prompt	What you type to ask for something. Better prompts give better answers: say who it is for, what good looks like, and give an example. "Draft a polite reply to this complaint, under 120 words, offering a call."
Hallucination	When AI states something false with confidence, such as an invented figure, quote or legal case. The reason a person checks anything that leaves the building.
Copilot	An assistant built into software you already use, working alongside you rather than on its own. Microsoft's is called Copilot; most software now has one.
AI agent	AI that acts, not just answers. Given a goal, it plans the steps and uses your tools, such as email, your CRM or files, to finish a task, with a person approving where it matters.
Connector	A secure link that lets an AI tool read from, or act in, your other systems. MCP (Model Context Protocol) is the emerging standard way of making these links.
Automation	Rules you write: if this happens, do that. Reliable, but it breaks when the input changes. Automation follows the recipe. AI can read the handwriting. The best results usually combine both.

What AI is good at.

- First drafts: emails, letters, proposals, adverts, policies.
- Summaries of long documents, meetings and threads.
- Pulling facts out of documents into the right fields.
- Answering questions from your own documents.
- Routine, high-volume work that follows a pattern.

Where it needs a person.

- Facts, figures and citations it has not been given.
- Judgement calls, and anything new to your business.
- Decisions about people: hiring, pay, credit, discipline.
- Prices, promises and anything with legal weight.
- Sensitive conversations with customers or staff.

Researchers at Harvard and BCG call this the "jagged frontier": on tasks inside AI's abilities, consultants using it finished 12% more work, 25% faster, at about 40% higher quality. On a task outside them, people using AI were more likely to get it wrong. Knowing which side of the line a job sits on is the skill.

Using AI well: ten principles.

Drawn from the UK government's AI Playbook, the National Cyber Security Centre and the Information Commissioner's Office, and cut down for a business without an IT department.

01 Start with a problem, not a tool.

Name the job that costs time or money, then look for the tool. AI is not always the answer; sometimes a simple rule or a better form is.

UK AI Playbook, principle 6

02 Know its limits.

It can be fluent and wrong. Use it where a mistake is easy to spot and cheap to fix, until you trust it.

UK AI Playbook, principle 1

03 Business accounts, not personal ones.

Keep an approved list. Business tiers do not train on your data by default and give you admin control. Free personal accounts may not.

NCSC

04 Watch what goes in.

Assume what you type is stored. Keep confidential and personal data out of public tools; use tools covered by your own agreements.

NCSC

05 You stay responsible for personal data.

UK GDPR applies. If AI touches personal data, consider a data protection impact assessment, and if you decide one is not needed, write down why.

ICO guidance on AI and data protection

06 A person checks, and a person owns it.

Every output that leaves the building has a named owner. For decisions about people, human review must be real, not a rubber stamp.

UK AI Playbook, principle 4; Data (Use and Access) Act 2025

07 Tidy permissions before you connect it.

An assistant that can see your files shows people anything they already have access to. Fix who-can-see-what first.

Microsoft 365 Copilot guidance

08 Treat connected AI as untrusted.

AI cannot reliably tell instructions from data. Give agents the least access they need and keep approval steps on anything that sends, pays or deletes.

NCSC

09 Ask suppliers the same questions as any software.

Where is the data held, for how long, who can see it, is it used for training, and how do you leave? See page 12.

NCSC secure AI guidelines

10 Train people, then measure honestly.

Gains go to people who know how to use it. Measure before and after; if it does not pay, stop.

Cross-government Copilot trial, 2025

Your one-page AI policy.

What it should say. One page is enough for most businesses.

- **Why and who.** Its purpose and who owns it.
- **Approved tools.** Named, with business accounts.
- **What data may go in.** Public, internal, confidential, personal, special category: which tools may take which.
- **What is never allowed.** For example, decisions about people without review.
- **Checking and sign-off.** Who reviews what before it is used.
- **Telling customers.** When you say AI helped.
- **Reporting problems.** Who to tell if something goes wrong.
- **Training and review.** Who is trained, and a review every six to 12 months.

Check yourself for free.

The government's AI Management Essentials (AIME) is a free self-assessment for small businesses. It is a useful baseline, not a certificate.

Selling into the EU?

The EU AI Act can apply to UK businesses whose AI systems, or their outputs, are used in the EU. If that is you, take advice.

Shadow AI is already here.

More staff use AI at work than businesses say they use it. A policy and an approved tool bring that into the open, where you can see it and protect your data.

The marketplace: the big four.

When people say Copilot, ChatGPT, Claude or Gemini, this is what they mean, and this is what a business can buy. Each has a free version. For company data, use a business plan.

Name	What it is	Business plans and list prices	Your data	Best at
Copilot Microsoft	AI inside Outlook, Word, Excel, Teams and PowerPoint, working on your email, files and meetings.	**Copilot Chat:** included with Microsoft 365 business plans; web-based answers and files you open. **Copilot Business:** US$21 per user, per month, annual, up to 300 users, added to Business Basic, Standard or Premium. **Copilot Studio:** build your own agents, from US$200 per business, per month.	Stays inside your Microsoft 365 tenant, with Microsoft's enterprise data protection. EU Data Boundary.	Businesses already on Microsoft 365.
ChatGPT OpenAI	A general assistant for writing, analysis, research and images, with agents and connectors.	**Free, Go, Plus, Pro:** personal plans. **Business:** from £15 per user, per month, at least two users (US$20 annual or US$25 monthly). **Business Premium:** £75 per user, per month, for heavy users. **Enterprise:** priced to order.	Business plans do not train on your data by default. UK data residency on Enterprise only.	An all-round assistant for most roles.
Claude Anthropic	A general assistant, strongest with long documents, careful writing, analysis and software.	**Free, Pro, Max:** personal plans (Pro from US$17 a month, annual). **Team:** US$20 per user, per month annual or US$25 monthly, for two to 150 users. **Enterprise:** US$20 per seat plus usage, from 20 users.	Team and Enterprise do not train on your data by default. EU hosting through cloud platforms.	Long documents, writing, coding and agents.
Gemini Google	AI inside Gmail, Docs, Sheets, Meet and Drive, plus the Gemini app.	**Workspace Business Starter:** £5.90 per user, per month, with Gemini in Gmail and the app. **Business Standard:** £11.80, adds Gemini in Docs, Sheets, Slides, Drive and Meet. **Business Plus:** £18.40.	Google states company data is not used for training or ads. Data residency on Enterprise plans.	Businesses already on Google Workspace.

List prices as shown on each company's own website on 25 November 2026. Some are in US dollars because no pound price was shown. Check VAT, offers and the current price before you buy; this market changes monthly. Product names are trademarks of their owners and appear as examples only. Kilter is not endorsed by, or a partner of, any of them.

Which should you start with?

- **On Microsoft 365?** Turn on Copilot Chat for everyone first; it is already included. Add Copilot Business for the people who live in Outlook, Excel and Teams.
- **On Google Workspace?** Check your plan: Business Standard already includes Gemini in Docs and Sheets.
- **Lots of writing, reports or long documents?** Trial ChatGPT Business or Claude Team with a few people side by side.
- **Whatever you choose:** business accounts, an approved list, and a policy. Never company data in free personal accounts.

Two things most people miss.

You may already be paying for it. Microsoft 365 and Google Workspace both include some AI today. Use it before you buy more.

The model matters less than the job. These four are closer in ability than their marketing suggests. What makes the difference is the data the tool can see, how well your team asks, and whether the task suits AI at all.

The marketplace: everything else.

Most of the AI your business uses will not come from a chat window. It will arrive inside software you already pay for, or from tools that each do one job well.

Kind of tool	What it does for you	Examples
Meeting notes	Records calls, writes up the notes, lists the actions and who owns them.	Teams with Copilot, Otter, Fireflies
Accounts and bookkeeping	Reads receipts and invoices, suggests bank matches, answers questions about your numbers.	Xero, QuickBooks, Sage
CRM and sales	Writes follow-ups, scores leads, summarises accounts, runs simple sales agents.	HubSpot, Salesforce (Agentforce)
Customer service	Answers common questions on your website at any hour and hands harder ones to a person. Some charge per resolved conversation.	Intercom Fin, Tidio, Zendesk
Documents and data	Reads invoices, forms, contracts and emails and puts the facts where they belong.	Built into Xero and QuickBooks; Dext; Microsoft and Google tools
Design and content	Images, social posts, presentations and brand-consistent designs.	Canva, Adobe Express
Automation and agents	Joins your systems together, with AI steps where judgement is needed.	Power Automate, Zapier, Make, n8n
Other assistants one line each	**Mistral:** French, with EU-based options. **Perplexity:** research with sources. **Meta AI** and **Grok:** mainly consumer.	Check business terms before use
Built for your business	A system shaped around your own process and data, often where the biggest return is.	Custom builds; ready-made foundations such as Frank.ly

Six things changing in the market

Agents are the new product.

Microsoft, OpenAI, Google, HubSpot and Salesforce are all selling AI that carries out tasks, not just answers questions.

Pay per use, on top of seats.

More tools add usage charges for agents and heavy work. Budget for both, and set limits.

Connectors are standardising.

MCP is becoming the common way for AI tools to reach your systems, which makes switching tools easier.

Choice of model inside one tool.

Copilot now lets you pick between models, including Anthropic's. The brand on the box matters less each year.

Where your data lives varies.

UK or EU data residency is often only on the top plans. If it matters to your customers, check before you sign.

Business prices are settling.

Most business tiers now sit around £15–£25 per user, per month, with a premium seat for heavy users.

Where it pays, department by department.

Eight departments, the jobs where AI returns the most, what the evidence says, and what a person must still check. Tick what your team does every week.

Sales.

Win more of the work you quote for, and quote faster.

- Call notes written up and the CRM updated automatically.
- Follow-up emails drafted for each buyer, the same day.
- Quotes and proposals started from the meeting itself.
- A one-page brief on a prospect before every meeting.

The evidence.
Professionals writing reports and emails with AI finished 40% faster, and their work was rated 18% better. MIT, published in Science, 2023.

A person checks
Prices, discounts and promises.

Look at
Copilot in Outlook, HubSpot, Salesforce.

Marketing.

More content, more consistent, in less time.

- First drafts of posts, newsletters and web pages.
- One article turned into five formats.
- Product descriptions and adverts in your brand voice.
- Campaign results summarised in plain English.

The evidence.
On creative product-development work, BCG consultants using AI were 25% faster and produced work rated about 40% higher in quality. Harvard and BCG, 2023.

A person checks
Claims, tone and anything that could mislead.

Look at
ChatGPT or Claude, Canva, HubSpot.

Customer service.

Faster answers, at any hour, without more staff.

- Common questions answered on your website, day and night.
- Replies drafted for your team to approve and send.
- Complaints and reviews sorted by theme each week.
- Answers found in your own policies and manuals.

The evidence.
Support agents with an AI assistant resolved 14% more issues an hour; newer staff gained 34%. Customer sentiment improved too. Stanford and MIT, 5,179 agents, 2023.

A person checks
Anything sensitive, angry or unusual.

Look at
Intercom Fin, Tidio, Copilot.

Finance.

Less keying, faster month-ends, earlier warnings.

- Invoices and receipts read and filed automatically.
- Bank matches suggested; exceptions flagged.
- Cash-flow forecasts and unusual payments highlighted.
- Management accounts explained in plain English.

Worked example, to show the method.
Keying 400 invoices a month at three minutes each is 20 hours a month. If document capture removes most of that, it is worth roughly two and a half days of someone's time, every month.

A person checks
Every payment, and every figure filed.

Look at
Xero, QuickBooks, Sage, Copilot in Excel.

Score your business: tick each one that happens every week

- [ ] Someone types the same information into two or more systems.
- [ ] Customers wait for answers to questions you have answered before.
- [ ] Invoices, receipts or forms are keyed in by hand.
- [ ] Reports are built by copying from spreadsheets.
- [ ] Quotes or proposals take more than a day to go out.
- [ ] Meetings end without written notes or owners for the actions.
- [ ] Knowledge lives in one person's head or inbox.
- [ ] Staff already use free AI tools you have not approved.

Three or more ticks: there is time to win back, and probably a quick win among them. Note which department each tick belongs to.

People and HR.

Less admin, better answers for your staff.

- Job adverts, contracts and policies drafted.
- New starters' questions answered from your handbook.
- Training material and guides written.
- Interview scheduling and candidate updates.

A word of caution.
The government's own Copilot trial found AI weakest on sensitive HR work. Any decision about a person needs real human review, and screening tools must not discriminate.

A person checks
Any decision about a person.

Look at
Copilot, ChatGPT or Claude, your HR system.

Operations.

The admin around the work, done for you.

- Meeting notes and actions written up automatically.
- Scheduling, booking and rota admin.
- Stock and demand forecasts.
- How-we-do-it knowledge turned into written procedures.

The evidence.
Across 20,000 civil servants using Copilot, people reported saving 26 minutes a day on average, most of it on drafting and routine communication. Government Digital Service, 2025.

A person checks
The plan before it runs.

Look at
Copilot, Power Automate, Zapier.

Legal and compliance.

First drafts and first reads, faster.

- Contracts summarised and clauses compared.
- Policies, registers and records drafted.
- Files checked against a list before they go out.
- Regulatory changes summarised for your team.

The evidence.
In a University of Minnesota trial, legal drafting with AI was much faster, but quality gains were small and uneven. Speed is reliable; quality still needs a professional.

A person checks
Everything, with a qualified professional.

Look at
Claude or ChatGPT business plans, Copilot.

IT and security.

Fewer tickets, and safer systems.

- Support requests sorted, answered or routed.
- Security alerts summarised in plain English.
- Scripts and documentation drafted.
- Who-can-see-what reviewed before AI is switched on.

The evidence.
Developers using GitHub Copilot finished a set programming task 55.8% faster than those without it. Microsoft Research and MIT, 2023.

A person checks
Access, permissions and anything that changes systems.

Look at
Microsoft 365 security tools, Copilot.

The pattern across every study.

Biggest gains on routine work.
Drafting, summarising and keying are where time comes back first and most reliably.

Newer staff gain the most.
AI spreads what your best people know to everyone else. Experienced staff gain less, but still gain.

Judgement work needs care.
On unfamiliar, nuanced tasks, AI can make results worse. Keep a person in charge of those.

Four prompts to try this week, in a business account

Sales
"Here are my notes from today's meeting. Write a follow-up email to the client, under 150 words, confirming what we agreed and the next step, with a date."

Customer service
"Here is a complaint and our returns policy. Draft a calm, helpful reply that follows the policy and offers a phone call. Flag anything the policy does not cover."

Operations
"Turn these rough notes on how we book a job into a step-by-step procedure a new starter could follow. List any steps that look unclear."

Management
"Summarise this report in five bullet points for a busy director, then list three questions I should ask about it."

Remove names and confidential details unless your tool and policy allow them. Always read the answer before you use it.

Working out the return.

Count the cost of the problem before you count the cost of the tool. If you cannot say what a change should save or earn, you are not ready to buy it.

A worked example, to show the method

People using an AI assistant	10
Time saved per person per day (the civil service trial reported 26 minutes; we assume 20)	20 minutes
Working days a year	220
Hours back a year (10 × 20 minutes × 220 days)	733 hours
Value at an assumed £25 an hour, all-in	£18,333
Licences at an assumed £20 per user, per month	£2,400
Value of the time, less the licences	**£15,933**

Every figure here is an assumption, labelled as one. Time saved is only a return if it goes into work that earns, or into work you would otherwise hire for. Training, set-up and the time it takes people to get good with the tool come off the top.

What to count

Time back. Hours spent re-typing, chasing, searching and summarising, multiplied by what an hour costs you.

Faster answers. Quotes and replies out the same day, so fewer jobs go elsewhere.

Fewer mistakes. Facts keyed once instead of three times.

Growth without hiring first. The same team handles more work.

Less risk. Staff on approved tools rather than free ones you cannot see.

The full cost. Licences, usage charges, set-up, training, and the time to check the output.

How to measure it

Before you start, time the task, count the volume and note the error rate. Run a pilot with real work for two to four weeks. Measure the same three things again. Then decide: roll out, change, or stop.

Where to start: value against effort

Value to the business ↑

Quick wins. Start here.
High value, low effort. Routine work, high volume, mistakes easy to spot. Often the AI you already pay for.

Bigger bets. Plan these.
High value, more effort. Usually needs your own data, connected systems or a custom build. Prove a quick win first.

Fill-ins. Fine if easy.
Low value, low effort. Nice to have. Let your team find these once the policy is in place.

Leave these alone.
Low value, high effort. The changes that would cost more to run than they save. Name them, so nobody spends money on them.

Low effort

Higher effort →

Four mistakes that waste the money

Licences for everyone at once.
Start with the people whose work suits it, prove it, then add more.

No baseline.
If you did not time it before, you cannot show it saved anything after.

No training.
The gains go to people who know how to ask. An hour of training pays back quickly.

Customer data in free tools.
The cheapest route can become the most expensive one. Business accounts first.

Sector by sector.

Fourteen sectors, the uses that come up most often in each, and the one rule to keep in mind. Where Kilter has a ready-made Frank.ly blueprint for the trade, it is named.

Common to every sector

Email and admin.

Drafting, summarising and filing: the everyday work where most businesses see time back first.

Customer enquiries.

Faster first replies, at any hour, with a person taking over anything that matters.

Documents and records.

Reading what arrives, putting facts in the right place, and keeping records complete.

Law firms.

- First drafts of letters and standard documents.
- Bundles and long files summarised.
- New enquiries triaged and conflict-checked faster.
- Documents reviewed against a checklist.

> Keep in mind: the SRA expects firms to stay accountable, protect confidentiality and supervise AI use. Never rely on AI to check its own citations.

Start with: Summaries of incoming files and first-draft client letters, reviewed by the fee earner.

Blueprint: Frank.ly Legal.

Accountancy practices.

- Bank lines and ledgers categorised.
- Month-end and year-end work prepared.
- Client queries drafted for review.
- Rule changes summarised for the team.

> Keep in mind: ICAEW guidance warns that client data in public AI tools may breach confidentiality. Use business tools with the right terms.

Start with: Document capture and bank categorisation inside the software you already use.

Blueprint: Frank.ly Accounts.

Construction and trades.

- Quotes and estimates from drawings, photos and site notes.
- Risk assessments, method statements and site diaries drafted.
- Supplier prices collated and compared.
- Variations and valuations kept up to date.

> Keep in mind: safety documents drafted by AI must be checked and signed by a competent person. Duties stay with people.

Start with: Quotes started from site photos and notes, priced and checked by you.

Blueprints: Frank.ly Construction, Frank.ly Quote.

Dental and healthcare practices.

- Clinical notes drafted from the appointment.
- Recalls and reminders written and sent.
- Phone and web enquiries triaged at reception.
- Treatment-plan letters drafted.

> Keep in mind: health data is special category data under UK GDPR. Check any note-taking tool against NHS England's guidance on ambient scribing.

Start with: Recall and reminder messages; then, with care, note drafting.

Blueprint: Frank.ly Dental.

Estate and lettings agents.

- Listing descriptions written from notes and photos.
- Enquiries answered and viewings booked.
- Maintenance requests summarised and routed.
- Compliance records kept up to date.

> Keep in mind: AI-written descriptions and edited photos must not mislead buyers or tenants. Anti-money-laundering checks stay with a person.

Start with: Listing descriptions and out-of-hours enquiry replies.

Blueprint: Frank.ly Property.

Recruitment agencies.

- Job adverts drafted and tailored.
- CVs summarised against the brief, not auto-rejected.
- Interviews scheduled and candidates kept informed.
- Timesheets and compliance documents checked.

> Keep in mind: the ICO's 2024 audit of AI recruitment tools found some filtered candidates unfairly. Equality and data protection law apply in full.

Start with: Job adverts and candidate updates, before anything touches selection.

Blueprint: Frank.ly Recruit.

Manufacturing and engineering.

- Defects spotted from photos on the line.
- Maintenance logs read to find repeat faults.
- Quotes and specifications drafted.
- Work instructions and procedures written.

> Keep in mind: keep drawings and customer designs out of public AI tools, and treat any connection to machinery as a security decision.

Start with: Work instructions written from the people who know the process.

Hospitality.

- Booking and enquiry replies, day and night.
- Menus, offers and social posts written.
- Staff rotas drafted against forecast demand.
- Review responses drafted.

> Keep in mind: allergen information must match the actual recipe. Never let AI write it unchecked.

Start with: Booking and enquiry replies, and review responses.

Logistics and distribution.

- Routes and loads planned.
- Delivery and customs paperwork read and filed.
- Customers told where their delivery is.
- Exceptions and claims analysed for causes.

> Keep in mind: AI that monitors drivers or warehouse staff needs a data protection impact assessment and has to be explained to them.

Start with: Reading delivery and customs paperwork into your system.

Financial services and brokers.

- Client meeting notes and suitability letters drafted.
- Policy and product documents summarised for clients.
- Renewals and reviews prepared from client records.
- Compliance files checked against a list.

> Keep in mind: FCA rules, including the Consumer Duty, apply to anything AI helps produce. Keep advice decisions and sign-off with qualified people.

Start with: Meeting notes and first-draft client letters, checked by the adviser.

Retail and e-commerce.

- Product descriptions written at scale.
- Customer questions answered with hand-off to a person.
- Adverts and images produced and tested.
- Demand and stock forecasts.

> Keep in mind: fake or AI-written reviews and misleading claims are against consumer law. Check what your descriptions promise.

Start with: Product descriptions, then customer questions with a hand-off to a person.

Professional services and consultancy.

- Proposals and reports drafted.
- Research gathered and summarised.
- Meeting notes and action logs.
- Past work searched to find what you already know.

> Keep in mind: check client contracts and your indemnity insurer's terms on AI use and confidentiality.

Start with: Meeting notes and first-draft proposals.

Blueprints: Frank.ly Classic, Frank.ly Tender.

Charities.

- Bids and grant applications drafted.
- Supporter emails and newsletters written.
- Volunteer rotas and communications.
- Impact reports assembled from your data.

> Keep in mind: trustees stay accountable for AI use. The Charity Commission and Fundraising Regulator both recommend a written AI policy.

Start with: First drafts of bids and supporter emails.

Education and training providers.

- Lesson plans, course materials and quizzes drafted.
- Learner questions answered from course content.
- Feedback drafted for tutors to review.
- Admin, timetables and parent or learner letters.

> Keep in mind: learners' data, especially children's, needs extra care. Follow the Department for Education's guidance on generative AI and your safeguarding duties.

Start with: Course materials and admin letters, reviewed by staff.

Not on the list?

The questions are the same in every business. Where does time go on work that follows a pattern? Where is the same information typed more than once? Where do customers wait for an answer? Where does one person hold knowledge nobody else can find? Those are your candidates. Pages 7 to 9 show how to rank them.

Your first 30 days.

Two ways to get from a first conversation to AI working in your business. Do it yourself, or do it with us. Either way: one problem, one pilot, one decision.

On your own

Week 1 Days 1–7	**Pick one problem.** A repetitive, low-risk job that costs hours every week. Time it, count it and note the mistakes today.
Week 2 Days 8–14	**Set the rules, use what you own.** Write the one-page policy. Turn on the AI already in Microsoft 365 or Google Workspace for the people involved.
Week 3 Days 15–21	**Pilot with two or three people.** Real work, a person checking every output, results written down daily.
Week 4 Days 22–30	**Measure and decide.** Same three measures as week 1. Roll it out, change it, or stop, and choose the next problem.

With Kilter

Day 1 Free	**A first conversation.** How your business runs, where the time goes, what you have heard AI can do. You leave knowing whether going further is worth it. If not, we say so.
Days 2–5	**A fixed price, agreed first.** A short readiness check, then the scope and price in writing. Nothing starts until you agree it.
Week 2 K1 Level, 1 day	**Leaders on the same page.** A leadership workshop, a readiness scorecard across data, tools, skills, governance and culture, and a shortlist of where AI could pay.
Week 3 K2 Align, 2 days	**The shortlist tested.** Interviews with the people who do the work, process maps, a rough business case for each idea, and a ranked roadmap.
Week 4 K4 Calibrate starts	**Set up to succeed.** The right tools configured securely, your AI policy, training by role, and the first quick wins live.
Day 30	**The pilot agreed.** A success brief for one priority use case: what will be built, the measure of return and the baseline, signed off before any build starts. Then K8 Balance: a working pilot with its return measured. Each step is priced separately and none commits you to the next.

Questions to ask any AI supplier

Is our data used to train your models? Can we turn that off?	What does it connect to, and with what permissions?
Where is our data stored, and for how long?	What is the full price: seats, usage charges and set-up?
Who at your company can see it, and when?	What happens to our data if we leave?
Does it work with our sign-in, so leavers lose access?	Can we see a log of what it did, and who asked?

Kilter

Find where AI would pay, before you spend on it.

You have the ideas. The next step is to test them against how your business actually runs: which would pay, in what order, what each would cost and return, and what not to do.

Kilter is a managed agentic services provider: we run your technology, and put AI agents to work in your business where they pay, each one with an owner, its limits in writing, and people who answer for it.

Where AI would pay.	A free first session, then a fixed-price assessment and a written roadmap: the cost and return of each change, and what not to do.
Understanding AI.	The K series: four short engagements of one, two, four and eight days, from leaders on the same page to a working pilot with its return measured.
Managed Microsoft 365.	Your Microsoft 365 secured and looked after, with permissions tidied so Copilot is safe to switch on.
Frank.ly.	Ready-made business systems for one trade or one job, with AI built in, used as they are or built on.

Book your free first session

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Book a free session

You agree the scope and a fixed price in writing before any paid work starts.

Scan to book

Sources. All checked 25 November 2026.

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