STENTARI

STENTARI AGENTIC · RESEARCH PAPER

AI for the Trades

Where It Actually Pays

29 October 2026 · Will · Stentari Agentic

The five places it pays

The money is in the back office: answering, quoting, chasing, filing and keeping the compliance diary while the owner is on the tools. Across roughly 300 pages opened for this paper, one loop appears from both sides. 41% of UK adults have been ghosted by a tradesperson, and 38% of those who asked for a quote never heard back (HomeServe/Opinium, n=2,000, 2023). Tradespeople cannot answer because they are working, then spend 5 hours 20 minutes a week on quotes, invoices and chasing, mostly in the evenings (Powered Now, n=140, 2026). The average tradesperson is owed between £5,901 (Powered Now, 2026) and £6,984 (Direct Line, 2024). Five uses survive an evidence test, ranked by how well the pain is evidenced and how much of it agents working from the firm's own records can take off the owner.

Rank	What it is	Why (hardest evidence)	What does the work	Confidence
1	Answer every enquiry: missed-call text, auto-reply on email, WhatsApp and web forms, a voice agent only where volume justifies it	41% of UK adults ghosted (HomeServe/Opinium, 2023); a third of micro-businesses fail to answer, 69% of voicemail callers hang up (Moneypenny, 2016); 28% of tradespeople reply within an hour (Logic4training, 2025)	An enquiry agent acknowledges within a minute, asks three qualifying questions, checks the customer's history in the second brain and books a callback; the owner returns every call	High that the pain is real. Customer acceptance of AI voices is limited, so written replies come first
2	Get paid: deposit and terms on every quote, reminders at due date, 7, 14 and 30 days, payment links	79% have had a customer refuse to pay; £1,062 written off a year (IronmongeryDirect, n=500, 2024); 38% of plumbers had a payment dispute in 12 months (WRAS, 2020)	Invoicing and chasing agents run the cadence from the firm's own terms; anything disputed goes to the owner instead of the next reminder	High. The process is rule-based and well known; it fails because nobody runs it
3	Quote faster and follow up: site notes to written quote, price book, follow-up at days 3 and 7	Over a third of owner-operators take more than 20 minutes per quote (HeyBRB, n=167, of whom 13% trades, 2026); 76% of final bills exceeded the quote (Powered Now, 2015)	A quoting agent turns dictated notes into a quote in the firm's template, priced only from the owner's price book in the second brain	High for drafting. The model never sets the price
4	Capture receipts and reconcile the bank for Making Tax Digital	436,000 first updates filed by the 7 August 2026 deadline (HMRC, 2026) against about 864,000 in scope (Tide, 2026), so roughly half had not filed, a derived figure; 10% of sole traders use cloud accounting, 33% pen and paper (Sage/IPSE, n=1,000, 2026)	Receipts sent by photo are read, categorised and matched to the bank; the quarterly update is prepared for a person to approve	High on the pain. Extraction accuracy is vendor-reported, and one small independent test caught a receipt reader inventing a due date, so every inferred field is reviewed
5	Compliance paperwork and deadlines: certificate distribution, CP12 issue, BUS/MCS packs, per-job CDM and cancellation documents, expiry tracking; for firms, retention diaries	MCS/BUS admin about 8 hours per install (Baxi, 2026) to one to two days (ACR Journal, 2026); 67% of subcontractors build payment applications in spreadsheets at 1.5 hours each (Payapps, n=127, 2026); the 2025–27 calendar below	The second brain holds every certificate, renewal date and pre-qualification answer; agents assemble the per-job document set and watch the dates	Medium. Strong for distribution and tracking; weak where AI drafts safety content

Some things that are pitched hard did not make the list, and we would not build them for a trade business today. AI estimating from drawings knows nothing of a UK firm's price book, VAT or CIS; it belongs, if anywhere, with construction companies and their estimators. AI pricing from a job description is the most documented failure in the evidence (see the traps). AI scheduling rests on one vendor anecdote from 2023 and an unreviewed 2026 launch. AI-written RAMS fail at the gate for exactly the reasons templating creates. Appointment reminders, by contrast, have trial evidence behind them (see the next tier).

What does the work

Stentari's site puts it this way: "We'll tell you where AI can make you money, and if you want, we'll design and build it: a second brain that holds what your business knows, or agents that run the routine work for you." The order matters. First find where AI will pay for itself, then build it and ship it, then teach the team and embed it. Every fix in this paper rests on three things.

AGENTS THAT HAND WORK TO EACH OTHER

Most of the leaks in the evidence happen between steps. The quote waits because the evening ran out; the reminder never goes because nobody set it. An agent that only answers the inbox saves a little time. Several agents working together carry a job from enquiry to callback to quote to follow-up to invoice to chaser, across the inbox, WhatsApp, the diary, invoices and documents. They work inside the firm's own Gmail or Outlook and Drive, built around its own pricing, templates and rules. A person approves anything that matters: every price, every escalation, every signature. Stentari operates and maintains them on a monthly retainer.

A SECOND BRAIN

One place holds what the business knows: the price book, past jobs and what they really cost, customer history, certificates and renewal dates, pre-qualification answers, retention and payment-notice dates. The agents draw on it, which is what stops them guessing. Models that are not grounded in a firm's own records "can make up data points", in the words of one accounting software vendor's own engineers (Xero, 2024). Most of the failures in the traps section are a model answering from nowhere in particular.

A TEAM THAT KNOWS WHAT TO CHECK

AI competency, for a trade business, means knowing what to trust and what to check, and making sure the thing gets used. One UK vendor admits some electricians abandon AI receptionists within three months because they never read the summaries (Softomate, 2026). An unread tool is a cost. Teaching the team to read, correct and approve the output is part of the build.

The one result we will quote: Stentari saved an electrical contractor 15 hours a week and £4,000 a month by automating inbox triage, quoting, drafting, subcontractor coordination and invoicing. It also designed a system to identify and prioritise the highest-value substation installation opportunities. That is one client's result, not a forecast for yours, and the traps section explains why we would say the same about anyone's figures.

How this was researched

The research ran as fourteen parallel sweeps on 29 October 2026. Every figure comes from a page a researcher opened, not from a search snippet. Second-hand figures are marked.

Who was listened to. UK trade forums: Talk Electrician, IET EngX, TilersForums, Paving Expert Brew Cabin, Arbtalk, Scaffolders Forum, Ultimate Handyman, UK Business Forums, MoneySavingExpert,

Mumsnet, Singletrack, BuildHub, MyBuilder Q&A, AccountingWEB, Sage Community Hub and HMRC Community. US equivalents: Mike Holt's Forum, ECN Electrical Forums, Fine Homebuilding, BiggerPockets, Alignable and the Jobber Community. Customer-side complaints from HomeServe/Opinium, Markel Direct, Citizens Advice, Checkatrade reports and Trustpilot mirrors. Statistics from CITB, FMB/CIOB, HSE, HMRC, Xero, Build UK, Coface, Cochrane and the FTC. Vendor adoption surveys from ServiceTitan, Housecall Pro, Jobber, Houzz, BuildOps, APM, ProcurePro, HeyBRB, Logic4training and Google/Screwfix. About 160 product, pricing and review pages. UK regulatory change in two passes, with dates checked against legislation.gov.uk where reachable. Roughly 300 pages were read in total.

This edition leaves out tool prices and product recommendations. Of the product, pricing and review pages, it cites only the 17 that carry evidence (cost figures, failure reports, data-handling statements), listed under "Press, reviews and other". The sources list at the end gives all 152 pages cited.

One timing note. The Autumn Budget 2026 was scheduled for 28 October 2026, the day before the research. No page opened reflected its outcome, so any Budget figure here is from November 2025 (verify).

Three limitations shape what follows.

First, Reddit was unreachable. Every mirror and archive returned a proxy error, and the search engine returned no reddit.com links. r/ukelectricians (about 30,000 members), r/UKConstruction, r/Construction, r/electricians, r/Plumbing, r/HVAC and r/sweatystartup were not read first-hand. Thirteen r/sweatystartup thread titles came from a secondary analytics page, and three 2026 Reddit quotes on Checkatrade pricing came from an SEO agency; both are marked unverified where used. The practical effect is that the frequency counts in the complaints section lean on older forum threads, several from 2008 to 2014, and under-count 2023 to 2026 volume. The themes are stable across fifteen years of threads, which supports treating them as structural. This paper does not claim fresh Reddit coverage.

Second, several sites were blocked: which.co.uk, HomeOwners Alliance, uk.trustpilot.com (read via an Australian mirror), checkatrade.com's own reports, most gov.uk guidance pages, hbr.org, electriciansforums.net, ukplumbersforums.co.uk, diynot.com and several trade-press articles. The search budget ran out mid-sweep, so plumbers', gas engineers', roofers' and landscapers' forums are under-sampled relative to electricians. UK trade podcasts were not reached beyond episode listings.

Third, the evidence base is vendor-heavy. Almost every admin-hours, late-payment, AI-adoption and missed-call figure from 2024 to 2026 was commissioned by a company selling to trades: Powered Now, HeyBRB, Direct Line, Ford Pro, IronmongeryDirect, Screwfix, Simply Business, Tide, Sage, Xero, ServiceTitan, Housecall Pro, Jobber, Moneypenny and Checkatrade among them. Independent sources are the trade bodies (FMB/CIOB, n=493; CITB; Build UK), HSE, HMRC, Citizens Advice (Opinium, n=5,000, 2026), Cochrane and the FTC. Only one UK admin-hours survey was run by a named independent agency (Fusion Insight & Strategy for Powered Now), and its sample is 140.

Where credible sources conflict, both figures are given. The main conflicts are unpaid invoices per tradesperson (£3,942 to £6,984 across four surveys), the MTD in-scope population (780,000 to 864,000) and admin hours per week (5h20m to 8h).

Statistics we deliberately left out

These figures circulate widely in trades marketing. None could be traced to a named study with a sample, method and date, so none appears elsewhere in this paper.

- **85% of callers who reach voicemail never call back.** Only in answering-service vendor blogs; the "2005 study" sometimes cited could not be identified, and two audits found no study behind it (usecarly, 2026; Ringly). The measured UK alternative is Moneypenny's 69% (2016).
- **80% of voicemail callers leave no message.** Earliest copy is a 2014 CRM-magazine item crediting "Forbes" with no study named (usecarly). CallRail's 2025 survey, read second-hand, found 42% do leave one.
- **78% buy from the first responder (and 35–50% of sales go to the first responder).** Attributed to Lead Connect, InsideSales, NAR and MIT; no title, year or sample found (usecarly, 2026).
- **21 times more likely to close within 5 minutes.** The 2007 InsideSales/MIT study measured qualifying, not closing, on six US B2B firms. The 2011 HBR article has no five-minute figure. Neither is about trades.
- **£255 at risk per missed call; 1 in 3 calls missed; 40% of calls after hours; $126,000 lost a year.** Each sits in a vendor or SEO post with no sample: the £255 at Trade2Base, 2026, the 1 in 3 at an Australian phone vendor (VOCPhone), and the after-hours share and the $126,000 traced only through usecarly's audit to pages that no longer carry them.
- **12–18% no-show rate.** The roundup publishing it cites unnamed industry surveys (SchedulingKit). No measured trade no-show rate exists.
- **48 days a year lost to admin.** Wickes (2026), no sample or method.
- **86% of UK construction workers use AI on the job.** Google/Screwfix (2026), method undisclosed; conflicts with Logic4training's 4.8% "actively use AI" (2025).
- **$170,000 saved per company per year.** Houzz (2025), no stated sample, vendor extrapolation.
- **42x ROI on an AI receptionist.** A job-management vendor's claim, flagged as marketing arithmetic by the reviewer reporting it (Contractor ToolStack).

What tradespeople actually complain about

The ranking counts distinct source pages in which a theme was raised unprompted, across five sweeps (UK forums, UK communities, US forums, customer-side, construction), weighted by the hardest cost figure. Vendor figures are marked.

Rank	Theme	How often (distinct pages, approx.)	Best cost figure (source, year)
1	Quoting: unpaid site visits, quote-and-ghost both ways, time per quote, underpricing	~48	Half a day's wages per site visit (IET EngX, undated); 38% who asked for a quote never heard back (HomeServe/Opinium, 2023)
2	Getting paid: late payment, refusal, disputes, write-offs	~49	£5,901–£6,984 owed (2024–26); £1,062 written off a year (IronmongeryDirect, 2024)
3	Lead platforms: cost, lead quality, shared leads, lock-in	~22	£600–£1,000 a year (forums, 2014–18); £168 per job if five trades shortlisted at £28+VAT (Reviews.io)
4	Admin eats evenings and weekends	~22	5h20m a week (Powered Now, 2026); 8h a week among owner-operators, 13% of them trades (HeyBRB, 2026)

Rank	Theme	How often (distinct pages, approx.)	Best cost figure (source, year)
5	Compliance fees and paperwork: scheme fees, Part P, EICR typing, CIS, SSIP, RAMS, BUS/MCS	~33	"A little over £2,000 a year on schemes" for a five-person scaffolder (Whito, 2026); about 8 hours (Baxi, 2026) to one or two days (ACR Journal, 2026) of MCS/BUS admin per install
6	Difficult customers: scope creep, haggling, review threats	~21	92% asked for unpaid extras, about £2,600 a year (Simply Business, n=408, 2026)
7	Missed calls and slow response while on the tools	~15 plus customer-side ghosting	A third fail to answer; 69% of voicemail callers hang up (Moneypenny, 2016)
8	Bookkeeping, VAT, MTD	~30	436,000 first MTD updates filed by 7 August 2026 (HMRC, 2026) against about 864,000 in scope (Tide, 2026): roughly half unfiled, a derived figure
9	Scheduling, no-shows, customer not in	~12	Over half found nobody home at a call-out (Direct Line, 2014)
10	Software cost creep and gaps	~19	One US job-management subscription at about $60 base for one owner, almost $200 with tracking and extra users for another (Mike Holt, 2023–24); one two-person shop at $457 across add-ons (Reddit via GoDispatchPro, 2026, unverified)
11	Staff, subbies, apprentices	~8, thin	72% of construction SMEs hit by skills shortage (FMB/CIOB, n=493, 2026)

Quoting leaks from both ends

The most frequent unprompted complaint in every forum opened is some version of "I quoted and never heard back". A Somerset civils contractor converts roughly 15–20%; a Bedfordshire crew boss watched conversion fall from about 35% to about 10% (Paving Expert, c.2011–16). Tilers describe customers announcing three quotes and then going silent (TilersForums). The customer side is the mirror image. 41% of UK adults say a tradesperson has ghosted them; 38% of those who requested a quote never heard back (HomeServe/Opinium, n=2,000, 2023). Homeowners describe emailing ten trades for three quotes (UK Business Forums), or fifteen plumbers for one visit (Singletrack). The trades' explanation: email enquiries look like price-shopping, quotes are binding so need a visit, and quotes wait up to five working days (MoneySavingExpert). Underpricing is the second complaint: a sole trader doing EICRs at £120–£160 was told by peers he was losing over £100 per job (UKBF). 76% of homeowners said the final bill exceeded the quote (Powered Now, 2015). Nearly every payment dispute in the forum set began with no written quote.

Getting paid is the costliest complaint

The process is known but not run. Late payment is named the biggest frustration in the one general thread on the subject (UKBF). The cases are specific: an £800-plus plumbing bill, agreed by phone, paid for one person's labour by a customer who was a lawyer (UKBF); an invoice paid exactly 365 days after issue (Talk Electrician). 79% have had a customer refuse to pay; average loss £1,062 a year (IronmongeryDirect, n=500, 2024). The one non-vendor survey found 38% of plumbers had a payment dispute in twelve months and only 36% enforced late-payment interest (WRAS, 2020). Average unpaid

invoices range from £3,942 (Ford Pro, late 2024, mixed sample) to £6,984 (Direct Line, 2024); definitions differ. Forum advice converges on one process: terms, reminder at 30 days, letter at 45 days, Money Claim Online. Posters then say the amounts were "not worth the bother" (Talk Electrician). A supplier describes the only system that worked: automated chasers at 7, 14, 21, 31 and 45 days (UKBF). The gap is execution, which is the part an agent does without being reminded.

Lead platforms are the cost trades volunteer unprompted

Tree surgeons paid £600–£1,000 a year to Checkatrade for one or two enquiries in eight months (Arbtalk). A builder paid roughly £4,500 in MyBuilder fees over six years for ten jobs (MSE). A 19-year-old roofer on a £900 a month Checkatrade budget got little work and was locked in until November 2026 (Reddit via snapshot, c.2025, unverified). Published 2026 prices: Checkatrade from £30+VAT a month, members reporting £100–£300 all-in; Bark £1.80+VAT a credit at 4–30 credits a lead (Whito, 2026; Local Ladder, 2026). Rated People entered liquidation on 16 September 2026 and Checkatrade bought the brand (MyJobQuote, 2026, second-hand) (verify). No platform publishes win rates; the FTC fined HomeAdvisor up to $7.2 million in 2023 for misrepresenting lead quality. The fee cannot be automated away. The first ten minutes after a lead arrives can be.

Admin is the setting, not the thread

It appears as the reason quotes are late. A sole-trader electrician listed his evening: certificates, invoices and quotes for two to three hours, then texts and bookings, three to five hours a night (UKBF). A tiler said paperwork, not tiling, held him back (TilersForums). In 2009 a redundant secretary offered to type quotes and certificates in the evenings (Talk Electrician). Her task list is close to a job description for the agents in this paper, with the owner still signing off. 5 hours 20 minutes a week; 52% took no week's holiday (Powered Now, n=140, 2026), against 8 hours a week, and 83% who have never calculated the cost (HeyBRB, n=167 owner-operators of whom 13% are trades, 2026). 91% experienced work-related stress in the past year (IronmongeryDirect, 2025). Construction workers were nearly four times as likely to die by suicide as other workers in 2021 (Lighthouse Club, ONS data, 2022). No survey isolates admin as a cause; the link runs through hours and money.

Compliance is framed as a fee problem, with a paperwork problem underneath

Electricians call the scheme at around £500 a year a rip-off (Talk Electrician), and one stopped domestic work over Part P costs (Ultimate Handyman). The paperwork complaint comes from customers: a solar customer owed over £500 of export payments because no EIC was issued (Talk Electrician); a homeowner chasing a certificate for three months (Talk Electrician). For firms it is accreditation: a different assessor each year and re-keying the same evidence into every scheme (IET EngX). Build UK puts pre-qualification duplication at up to £1 billion a year (2021). Re-keying the same evidence every year is the plainest case in this paper for keeping it in one place.

Scope creep is described by homeowners more than trades, but the numbers are large

92% are asked for work beyond the booking; it costs about 1.8 hours a week, roughly £2,600 a year, and 34% receive nothing (Simply Business, n=408, 2026). A call-tracking vendor's view, not a survey: most do the extra work first, and final-account disputes are the most common reason for chasing money (Trade2Base, 2026). *Jaevee Homes v Fincham* (2025) confirmed WhatsApp messages can form a contract (vLex), which cuts both ways.

Missed calls were never a thread topic, which is the point

The evidence is indirect and survey-based. A third of UK micro-businesses failed to answer calls and 69% of voicemail callers hung up (Moneypenny, n=300 plus 10,000 call records, 2016); 41% of building contractors did not answer (reported second-hand by BDC Magazine, 2016). Only 28% of tradespeople reply within an hour (Logic4training, 2025, sample not stated). No-shows sit alongside: over half found nobody home at a call-out (Direct Line, 2014). The failing is mutual: 21% of trades did not show on the customer's last job (Markel Direct, n=500, 2026).

The 2025–27 paperwork calendar

These were not raised as forum complaints, mostly because they are too new. Each creates a recurring, dated task; several carry fines.

Date	What changes	Who it hits	The recurring task it creates
In force	CDM 2015 on domestic jobs; Part 2A dutyholder regime since 1 Oct 2023 (SI 2023/911; HSE)	Building work in England	Construction phase plan before starting; signed statements within five days of finishing
In force	Consumer Contracts Regulations: 14-day cancellation right on off-premises contracts over £42, extending to 12 months if no notice given (SI 2013/3134)	Every trade selling in the home	Cancellation notice and express-request form with every quote agreed on site
31 Dec 2024	CSCS Industry Accreditation cards expired (CSCS)	Over 60,000 site workers	Card and NVQ status per worker
17 Feb 2025	ICO fee rose to £52 (Lewis Silkin)	Anyone holding customer data, including recorded calls	Annual renewal
1 Apr 2025	Late VAT penalties: 3% at day 15, 3% at day 30, 10% a year from day 31 (ICAEW)	VAT-registered businesses	Payment-date diary
6 Apr 2025	DMCC Act bans fake or undisclosed-incentivised reviews and drip pricing; CMA fines up to 10% of turnover (CMS)	Anyone requesting reviews or advertising prices	Disclose any review incentive; headline price includes mandatory charges
27 Oct 2025	Awaab's Law Phase 1 (24 hours to make safe, 10 working days to investigate); Phase 2 adds electrical and fire hazards in late 2026, sources conflict on the date (RPC) (verify)	Contractors to social landlords	Statutory response clocks per repair
1 Apr 2026	National Living Wage £12.71 (Mondaq); Gas Safe renewal £167.74 (Logic4training, secondary)	Employers; gas engineers	Payroll update; renewal diary
6 Apr 2026	MTD for Income Tax over £50,000; updates due 7 Aug, 7 Nov, 7 Feb, 7 May; £30,000 cohort from April 2027 (HMRC; GOV.UK)	Sole traders	Five filings a year; digital record of every receipt
15 Apr 2026	BS 7671 Amendment 4 published; A3 withdrawn six months later (IET)	Electricians	Book, CPD and scheme workbook
28 Apr 2026	Boiler Upgrade Scheme rewritten: MCS only, EPC requirement gone, off-gas grant £9,000 from 21 Jul 2026 (SI 2026/390; Ofgem)	Heat-pump installers	Customer Commitment, discounted quote, application within 120 days

Date	What changes	Who it hits	The recurring task it creates
1 May 2026	Renters' Rights Act Phase 1 (Burges Salmon); social-landlord EICR duties, first checks by 1 Nov 2026, remedials within 28 days, penalties up to £40,000 (SI 2025/1043)	Electricians serving landlords	EICR surge, then a five-year cycle with 28-day clocks
19 Jun 2026	Data (Use and Access) Act complaints-handling duty (Kennedys)	Anyone holding customer data	Documented complaints route
1 Oct 2026	Digital waste tracking for receiving sites; carriers from October 2027; permits replace registration from 22 Jul 2027 (Environment Agency; Circular Online)	Anyone carrying site waste	Digital transfer records; permit diary
Ongoing	ULEZ £12.50 a day, over £3,100 a year for a daily entrant (Auto Trader); zones in seven English cities (Geotab)	Older vans	Daily charge or vehicle change
Ongoing	VAT threshold £90,000 rolling; HMRC letter campaign (ICAEW, 2026)	Firms near the threshold	Rolling turnover check; per-customer reverse-charge status

None of this removes an obligation. All of it is a dated checklist: an expiry tracker, a per-job document set, a per-customer VAT check and a deadline diary. A dated checklist is what a second brain holds and an agent watches, which is why compliance is use five.

Each pain point and what does the work

Each fix below is described as the work agents do, drawing on a second brain of the firm's own prices, jobs, customers and dates, with a person approving anything that matters. Two rules hold throughout: the model never sets a price, and never signs off safety content.

1. Answering the enquiry

A third of UK micro-businesses fail to answer calls, and 69% of callers reaching voicemail hang up (Moneypenny, 2016).

The fix starts in writing. A missed call gets a text within a minute naming a callback window. Email, WhatsApp and the web form send the same promise with three qualifying questions: postcode, what and when, photos. The enquiry agent checks the second brain for the customer's history, so a repeat customer is recognised as one, drafts the acknowledgement and books the callback into a diary the owner controls. Nothing about price is said or sent. The owner reads every summary, returns every call and decides what to quote.

Where volume justifies it, a voice agent can answer the phone, provided it says it is AI, takes details and books only into the owner's diary. We would put it last, for the reasons below. Whatever answers, the second brain behind it has to be kept current (service area, job types, the questions worth asking for each) or the replies go stale.

The evidence is thin. No independent study of AI call handling in UK trades was found. The customer evidence is the reason to start with text: only 36% of US homeowners are comfortable with AI scheduling or basic answers, and 24% with no AI at all (myCLEARopinion, n=782, 2026), against 53% comfortable with AI handling initial enquiries (Housecall Pro, n=1,040, 2025).

The documented failures of AI voice answering are specific. Receptionists follow the booking form rather than the caller, callers hang up, and repeat callers are not matched (Carly, 2026). Across vendor forums: false confirmations, invented availability, wrong names and times, failed transfers (PipelineOn). At InstallerSHOW 2026, one exhibitor's AI receptionist struggled to state its own business hours (BriefGlance, 2026). And a UK vendor admits some electricians abandon within three months because they never read the summaries (Softomate, 2026). Each of those is a reason for the owner's own records behind the agent and a person reading what it did.

2. Getting paid

The average tradesperson is owed £5,901 to £6,984, and 79% have had a customer refuse to pay (see the complaints section).

The terms live in the second brain and go on every quote: deposit, stage payments, statutory interest clause. The invoicing agent turns the accepted quote into an invoice with a payment link. The chasing agent sends reminders on the due date and at 7, 14 and 30 days, then drafts a letter before action at day 45 for the owner to approve. Before each reminder it checks the customer's record for an open complaint or a disputed extra; if it finds one, the next message goes to the owner, not the customer. The bank feed reconciles payments as they arrive. The owner sets the terms, decides whether to escalate, and handles any dispute personally. Statutory interest at 8% over base plus £40–£100 recovery fees is law; the agent only has to remember to apply it.

The evidence is practitioner-level only: a supplier whose automated chasers at 7, 14, 21, 31 and 45 days made trade customers pay (UKBF). No controlled study. On deposits, homeowners read a roofer's 50% as a cowboy signal (Singletrack, 2023) and 50% with no contract as a warning (Mumsnet); one roofing firm on the same thread puts 20% in its written terms. Trades on MyBuilder moved to deposits after losing £2,500 and about £5,500 (MyBuilder), and a decorator there calls 20% common (MyBuilder).

Two failure modes. Chasing a disputed bill automatically escalates the dispute, which is why the agent checks first. And anything that reads invoices needs its access drawn tightly: on 20 January 2025, early-access users of one accounting AI assistant saw other customers' invoices when asking for their own, and the product was taken offline for hours (The Register, 2025).

3. Quoting

Over a third take more than 20 minutes per quote; a site visit costs half a day; 38% of customers who asked for a quote never heard back (see the complaints section).

The second brain holds the price book: labour rates, call-out, standard items, materials markup. It also holds past jobs and what they cost in the end, so a new quote can be checked against the last few like it. On site, the owner dictates notes. The quoting agent takes the notes and the price book and returns a written quote in the firm's template with scope, exclusions, variation clause, VAT status and payment terms, plus the per-job compliance documents. It follows up at day 3 and day 7, and the invoicing agent picks up the accepted quote. The owner writes and maintains the price book, checks every figure, and strips any guarantee or timescale the model adds. The model never sets a price. It has not seen the job.

The price book takes days to build, and it is the real work. The competency part is short and specific: the team learns where models go wrong on quotes (the VAT line, invented guarantees and timescales) and checks those every time.

No independent evidence. A Milwaukee plumbing firm equips technicians with tablets running a general AI chat assistant for proposals (NBC Palm Springs, 2025). One UK trade on MyBuilder says AI is quicker

but needs checking; others on the thread still quote by hand (MyBuilder, 2026). 71% of homeowners are more likely to choose a professional-looking quote (Powered Now, 2015).

The failure mode is pricing, every time. A US electrician asked a general AI chatbot to price a residential meter main and got about $3,000, linked to a commercial product (Mike Holt, 2025–26). Users of a US AI estimating product report misjudged labour, missed permits and $7,500 for eight doors (Capterra US). In 2024, senior electricians found a chatbot's answer on fuse coordination "WAY off", with fabricated citations, while the novice poster was impressed (Mike Holt, 2024). General chatbots add a VAT line by default and invent guarantees and timescales (Lilach Bullock, 2026). All of these are a model pricing without a price book.

4. Receipts and Making Tax Digital

About half of the in-scope cohort had not filed the first MTD update by 7 August 2026; only 10% of sole traders use cloud accounting (see the opening table).

A photo of each receipt, sent to the firm's WhatsApp or email at the point of spend, is read, categorised and matched against the bank feed. The agent reminds before each of the five filing dates a year and prepares the quarterly update for the owner or accountant to approve. The second brain holds the categories and each subcontractor's CIS status. CIS deductions stay with a person, since no AI feature found handles them, and every inferred field is reviewed.

The hard part is the habit of photographing the receipt before it reaches the glove box (Coconut). An agent files every receipt it is sent. The glove box remains outside its reach.

Accuracy evidence is vendor-only. One small independent three-invoice test of a receipt-capture product, by an affiliate-linked reviewer, found header extraction good, but the UK VAT number blank and a due date invented with no visual flag (Marc Andrews, 2026). HMRC's advisory board found 43.8% of 5,281 sole traders unaware of MTD or its next phase (2026).

Failure modes: silent inference of values, and CIS not handled. Penalties: no points for late quarterly updates in 2026/27, then £200 at four points (GOV.UK); the VAT points regime runs separately (HMRC CH192010).

5. Compliance paperwork and deadlines

MCS/BUS admin runs 8 hours to 2 days per install; certificates are withheld or never sent; and the 2025–27 calendar adds dated obligations (see the complaints section).

The second brain is the compliance file: every certificate issued, every renewal date (Gas Safe, NICEIC or NAPIT, CSCS, ACS, ICO fee, insurance, waste-carrier status), the firm's hazard library and its pre-qualification answers. Agents work from it. On completion, the certificate goes to tenant, landlord and office at once, and a reminder is set for a month before renewal. From the quote record, an agent assembles the per-job document set: cancellation notice and express-request form, CDM construction phase plan, Part 2A statements queued for completion day. The model can fill forms from photos and suggest BS 7671 references. The competent person checks every reading and signs. The model never signs off safety content, and no RAMS content it drafts goes out unreviewed.

No independent evidence was found for any AI certificate or RAMS feature. The BUS evidence pack (ID, bank statements, dated photos, discounted quote, MCS certificate) is a checklist that a job record can hold (GES), with the application due within 120 days of commissioning (Ofgem).

Generic RAMS are refused at the gate: other sites' references left in, missing site address and named supervisor, method statement not matching the risk assessment (Designing Buildings, 2026). CHAS says missing project-specific detail is the most common reason method statements fail (Construction Management, 2022). A trader who omits the cancellation notice faces a twelve-month cancellation window with no right to payment (SI 2013/3134).

The next tier

Appointment reminders. Over half of trades have attended a call-out to find nobody home (Direct Line, 2014). An agent working from the diary sends an SMS or WhatsApp confirmation at booking, 24 hours and 1 hour before, with one-tap reschedule. The evidence: SMS reminders raised healthcare attendance from 67.8% to 78.6% across seven trials, at 55–65% lower cost than phone calls (Cochrane, 2013). Transfer to trades is plausible but unmeasured. The reminder should go both ways: 21% of trades did not show on the customer's most recent job (Markel, 2026).

Review handling. An agent sends a review request after completion and drafts replies for the owner to approve. The trap: since 6 April 2025 any incentive must be disclosed and negative reviews may not be hidden (CMS). No independent evidence of uplift.

Pre-qualification and SSIP re-keying. Duplication costs up to £1 billion a year (Build UK, 2021). The second brain keeps an answer library of every approved response and the evidence behind it; an agent drafts each new questionnaire from it and tracks renewals; a person approves before anything is submitted.

Retention and payment notices. A retention ledger with release dates, and a payment-notice and pay-less-notice tracker on the five- and seven-day Construction Act clocks (Payapps). This part is rule-based, and no model is needed to count to seven. What an agent adds is reading applications and notices as they arrive in the inbox and putting their dates into the ledger.

Choosing which bids to price. Estimators can spend a day or more per project counting symbols (Countfire, 2026). Before speeding that day up, it is worth deciding which tenders deserve it. Stentari designed a system for an electrical contractor to identify and prioritise the highest-value substation installation opportunities, and the same thinking applies wherever estimating time is the scarce resource.

What matters most by business type

Sole trader

The three pain points: the call missed while on the tools, the quote that goes out late or never, and the invoice chased in the evening. Underneath all three sits Making Tax Digital: the £50,000-plus cohort was caught in April 2026 and the £30,000 cohort follows in April 2027 (IPSE, 2026). Readiness is the worst of any group: 10% on cloud software (Sage/IPSE, 2026) and 15% of manual workers with digital records against 44% of office workers (Wolters Kluwer, 2026). Under 25% hire an accountant (Screwfix, 2025) and 61% do their own accounts (Tradesman Saver, n=650+, 2026), so receipt capture replaces a bookkeeper rather than assisting one.

The first move is to acknowledge every enquiry in writing. It addresses the measured problem (69% hang up on voicemail) without the acceptance risk of an AI voice. Then payment terms and reminders.

Stentari works mainly with firms of five to fifty people, and for a sole trader most of the first moves are habits: answer in writing, run the reminders, photograph the receipt. Avoid AI pricing, AI-written RAMS,

and any platform that cannot tell you where your data is held. The adoption triggers owner-operators name are a free trial that shows results (46%), a worked example from their own trade (44%) and HMRC/GDPR compliance proof (30%) (HeyBRB, 2026). They are fair questions to put to anyone selling AI, us included.

On budget: 54% of UK owner-operators spend under £50 a month on all software (HeyBRB, 2026). At this size any AI spend has to show up in the week-one numbers: enquiries answered, days to get paid, evenings returned.

5–20 person firm

The three pain points: the seams between systems, the office manager's workload, and VAT. The pain is integration, and the office manager is usually the integration. VAT bites hardest here: crossing £90,000 means registering within 30 days of the month-end, and HMRC's 2026 letter campaign treats failure after a letter as deliberate (ICAEW, 2026). A subcontractor supplying CIS-registered builders must apply the reverse charge on every new contract (GOV.UK) and loses the VAT cash it used to hold; on an insurer's worked example a subcontractor receives £20,000 instead of £24,000 (Howden, 2025). Employment law adds records from April 2026: SSP from day one, six-year leave records, joint PAYE liability where an umbrella fails to pay (VinciWorks; FCSA) (verify: law-firm summaries, gov.uk roadmap unreachable).

The first move is the payment process end to end: terms, links, reminder cadence, reconciliation. Then rolling-turnover monitoring and per-customer VAT and CIS status, held in the second brain and checked by an agent. Both are rule-based.

This is the size at which agents working together pay off most clearly: inbox triage, quoting, drafting, subcontractor coordination and invoicing passing work to each other, with the office manager approving rather than re-keying. That is the combination behind the electrical contractor result (15 hours a week and £4,000 a month).

Avoid putting any AI assistant over the shared drive before an access review. It surfaces whatever a user's permissions allow, and one 20-person UK deployment took two days of permissions work (Compare the Cloud, 2026). A second brain is only as safe as the permissions around it, so that review is part of building one.

Construction company with site teams

The three pain points: payment applications and retention, variations and document control, and estimating hours spent on losing bids. 67% of UK subcontractors prepare payment applications in spreadsheets at about 1.5 hours each (Payapps, n=127, 2026) and 79% are almost always paid late (Payapps, 2026). UK construction waits 38.2 days for payment (Coface, n≈700, 2025). 44% of contractors have lost retention to upstream insolvency, average £79,900 (BEIS, 2018). FIS's chief executive put variations, anecdotally, at about 20% of contract value (SpecFinish, 2020), and notices get buried in site WhatsApp groups (Construction Management). On document control: 5.5 hours a week per person searching for project data; poor communication 26% and poor project information 22% of rework, 48% combined (FMI/PlanGrid, n=599, mostly US, 2018).

The first move is a retention ledger with release dates, and a payment-notice and pay-less-notice tracker on the five- and seven-day Construction Act clocks (Payapps). Only 5% of subcontractors charged statutory interest in the last large survey (NSCC/FMB, 2014).

Then written variation capture before the work is done. An agent watching the site WhatsApp group and the inbox can flag an instruction that changes the scope and draft the variation for sign-off the same day. Since WhatsApp messages can form a contract, that record protects both sides.

Document control is where a second brain earns its name. A project record that answers "which drawing is current" and "what did we agree on Tuesday" is aimed squarely at the 5.5 hours a week; we would measure that figure on your sites before claiming anything against it.

For bids, see "Choosing which bids to price" in the next tier. One thing not to plan around yet: the retention ban is proposed, not law, and nothing is in force before 2027 (Gowling WLG, 2026).

What AI will not fix, and the traps

Part of our job is telling you where AI will not pay. These are the places.

The obligation never goes away

AI cannot hold Gas Safe registration, sign a CP12, or be the competent person on an EIC or a RAMS. The UK trade voices reached draw the line at admin yes, sign-off and on-site judgement no, though direct statements were thin (Torque Up podcast). Nor does automation fix the skills shortage: the UK needs 47,860 extra construction workers a year to 2029 (CITB, 2025) or 41,200 a year to 2030 (CITB, 2026 edition). Returning admin hours to a working owner is real capacity; it does not produce a carpenter. Defence: automate the document, never the decision.

Hallucinated prices and regulations

The documented cases: a general chatbot quoted a US electrician about $3,000 for a residential meter main with a link to a commercial product (Mike Holt, 2025–26); senior electricians found a chatbot "WAY off" on fuse coordination with fabricated citations while the novice poster was impressed (Mike Holt, 2024); users of a US AI estimator got $7,500 for eight doors and missing permits (Capterra US); a receipt reader invented a due date with no flag (Marc Andrews, 2026). No UK case of a wrong BS 7671 or Gas Safe answer was documented in the sources reached; that is a gap, not evidence of safety. Defence: prices come from the firm's price book, regulations from the current standard, compliance statements from the competent person. The second brain holds the first two. The model formats, summarises and drafts.

AI RAMS that read generic

The reasons principal contractors reject RAMS are exactly what templating creates: other sites' references, missing site address, mismatched risk assessment and method statement (Designing Buildings, 2026). Defence: use a model only to enforce site-specific fields and cross-check the risk assessment against the method statement from the firm's own hazard library, then have the competent person review and sign. We do not let a model write RAMS content that goes out unreviewed.

Customer acceptance has a ceiling

36% of US homeowners are comfortable with AI scheduling or basic answers; 24% with no AI at all; the top concern is loss of human judgement (36%) (myCLEARopinion, n=782, 2026). Housecall Pro's own survey is more favourable at 53% comfortable with AI handling initial enquiries (n=1,040, 2025). What customers reward is responsiveness and documentation: 74% rank communication above price (Roofr, n=292,

2026). Defence: the customer should see the automation as speed and clarity; any AI should disclose itself and hand off to a person on request.

Recording calls and where the data lives

UK AI receptionist vendors publish no data-location detail (AInora, 2026), and one UK integrator warns that US-hosted platforms store data on US servers by default (Softomate, 2026). The two voice platforms consultancies commonly build on have unresolved positions: one's documentation says it does not operate within the EU and retains recordings indefinitely by default, and a builder's residency question went unanswered (Retell community, 2026); the other's answer that voice traffic can stay in Europe left questions about US subprocessors open (Vapi support, 2025). Large vendors are not immune: an accounting AI assistant exposed other customers' invoices for hours in January 2025 (The Register). A sole trader who records calls becomes a data controller: ICO fee £52, penalty up to 150% of the top-tier fee for non-payment (LegalVision); callers told before recording; retention set; vendor asked whether it keeps audio (Sprintlaw). Defence: no recording until the fee is paid, the greeting is changed and the data location is confirmed in writing. That applies to anything we build as much as to anything you buy.

Keep the record yours

Rated People, which trades paid twelve months at a time, entered liquidation in September 2026 with no confirmation of refunds (MyJobQuote, second-hand) (verify). Tract, a UK AI proptech, shut in 2025 blaming an overestimate of the British market (UKTN). Companies close. Defence: keep the firm's knowledge in accounts the firm controls. The agents Stentari builds work inside the client's own Gmail or Outlook and Drive, so the second brain stays with the business.

Review automation and the DMCC Act

Since 6 April 2025 the CMA can fine up to 10% of turnover for undisclosed-incentivised reviews, hidden negative reviews and drip pricing; the first investigations opened in March 2026 (BCLP). Defence: any "review for 10% off" message discloses the incentive; AI-drafted quotes show mandatory charges in the headline price.

The no-source stats trap

Anyone being sold AI will meet the figures listed under "Statistics we deliberately left out": 85% never call back, 78% buy from the first responder, 21 times more likely within five minutes, 42x ROI. None has a locatable primary source. Claimed savings cluster at around four hours a week, self-reported to the vendor (Plumber Magazine, 2025). Among US HVAC contractors using AI, 23% report no noticeable impact and 9% say it created problems (myCLEARopinion, n=102, 2026). Defence: ask for the study, the sample and the year. If the seller cannot name them, the number is marketing. Ask us the same about ours.

How to start: 30, 60, 90 days

For a sole trader or a firm of up to twenty. A construction company swaps the day 61–90 step for retention and payment-notice tracking (see the business-type section).

Phase	Do	Agents, second brain and team	What to measure (baseline first)	Expected result if it works
Days 1–30	Acknowledge every enquiry. A text within a minute of a missed call, naming a callback window. The same auto-reply with three qualifying questions (postcode, what and when, photos) on email, WhatsApp and the web form. Two fixed callback slots a day. A voice agent only if volume justifies it, disclosed as AI and booking only into the owner's diary. Before any recording: pay the £52 ICO fee, add a recording notice, confirm data location in writing.	The enquiry agent drafts, qualifies and books callbacks. The second brain starts with customer history and service area. The team reads every summary for a fortnight.	Calls answered or texted back within an hour; enquiries converted to a booked visit	Every enquiry acknowledged within an hour. The gap: over half of customers expect a reply within the hour; 20% of pros manage it (Jobber, n=1,050 US owners, 2025; the customer-side method is not described)
Days 31–60	Fix the payment process once. Terms on every quote: 20–30% deposit on jobs over a day, statutory interest clause. Payment link on every invoice. Reminders at due date, day 7, 14, 30 (formal letter), 45 (letter before action). Bank feed reconciliation and photo receipt capture, which also closes the MTD gap.	Invoicing and chasing agents run the cadence and check for disputes first. Terms and customer records sit in the second brain. The owner approves every letter before action and handles disputes.	Total overdue; invoices over 30 days; days to payment; hours chasing	Overdue balance and days to payment fall. The cadence works when it runs (UKBF); agents make it run
Days 61–90	Quote from site notes. Build the price book (labour, call-out, standard items, markup); the owner's work, never the model's. Dictated notes plus price book become a quote in the firm's template with scope, exclusions, variation clause, VAT status and terms. Review every output for a month; strip any guarantee or timescale the model adds. Attach the per-job compliance set (cancellation notice; CDM plan and Part 2A record for building work). Diary the renewals once. Follow up at day 3 and 7. Day-before reminder for every visit.	The quoting agent drafts from the price book; follow-up and reminder agents work from the diary. The price book, past jobs and renewal dates go into the second brain. The team learns what to check on every quote: figures, VAT line, guarantees, timescales.	Days from visit to quote sent; quote-to-win rate; abortive visits a month; evening admin hours against baseline	Quote turnaround under 48 hours; one to two evenings a week returned. Vendor claims of 3–4 hours a week are the ceiling, not the promise

Baseline metrics to capture in week one. 83% of UK owner-operators have never calculated what admin costs them (HeyBRB, 2026), so the baseline is itself the first result.

- Enquiries received, and how many answered within an hour
- Quotes sent within 48 hours of the visit
- Quote conversion: won divided by sent
- Days to get paid, last ten paid invoices
- £ overdue, and invoices over 30 days
- Admin hours per week
- Abortive visits in the month

What to defer: AI-written RAMS until a principal contractor accepts the output after competent review; AI pricing; any platform requiring a US data location without a DPA.

When to stop: if after thirty days the measured number has not moved, or nobody is reading the summaries, switch it off and go back to manual. An unread tool is a cost, which is why one UK vendor

admits some electricians abandon receptionists within three months (Softomate, 2026). That rule applies to what we build as much as to anything else.

Talk to us

If you would like to know where AI would pay in your business, and where it would not, talk to Stentari at stentari.ai.

Sources

Every figure in this paper comes from a page we opened; vendor-sponsored data is marked.

Surveys and statistics

1. HomeServe/Opinium, Ghosted Tradespeople — 2023
2. Moneypenny Small Business Call Report — 2016
3. Logic4training, AI in the Trades — 2025
4. Electrical Times, Powered Now/Installer admin survey — 2026
5. Electrical Times, HeyBRB admin survey — 2026
6. ECN, Direct Line unpaid invoices — 2024
7. Professional Builder, Ford Pro unpaid invoices — 2025
8. Insight DIY, IronmongeryDirect withheld payments — 2024
9. WaterRegs UK / WRAS plumber survey — 2020
10. PHPI, Powered Now homeowner survey — 2015
11. Insight DIY, Markel Direct homeowner complaints — 2026
12. Simply Business, unpaid tasks — 2026
13. Screwfix Voice of the Trade — 2025
14. IronmongeryDirect, mental health in the trades — 2025
15. Scaffmag, Lighthouse Club suicide analysis — 2022
16. The Construction Index, Direct Line customer problems — 2014
17. Insight DIY, Tradesman Saver tax pressures — 2026
18. CFOtech UK, Sage/IPSE sole-trader readiness — 2026
19. Property Industry Eye, Wolters Kluwer digital records — 2026
20. THP, HMRC Administrative Burdens Advisory Board MTD survey — 2026
21. Accountancy Today, HMRC first MTD updates — 2026
22. IPSE, sole traders tax change April 2026 — 2026
23. Workplace Journal, CITB 47,860 workers a year — 2025
24. CITB Construction Workforce Outlook (PDF) — 2026
25. FMB/CIOB State of Trade H2 2025 — 2026
26. PBC Today, Payapps subcontractor survey — 2026
27. Coface UK Payment Survey — 2025
28. Access Group, retention in construction (BEIS 2018 data) — 2018
29. Construction Enquirer, NSCC/FMB late payment survey — 2014
30. Construction Dive, FMI/PlanGrid data study — 2018
31. ACHR News, myCLEARopinion homeowner AI survey — 2026
32. Housecall Pro customer service report — 2025

33. Roofr, what homeowners want — 2026
34. Jobber Home Service Trends Report — 2025
35. Plumber Magazine, Housecall Pro AI survey — 2025
36. Cochrane, mobile phone reminders for appointments — 2013
37. InsideSales/MIT lead response study (PDF) — 2007
38. SmartCompany, reproduction of HBR online leads article — 2011
39. usecarly, missed-call statistics audit — 2026
40. usecarly, speed-to-lead statistics audit — 2026
41. SchedulingKit, no-show rates by industry — undated
42. Wickes, AI tools for tradespeople — 2026
43. Google blog, Screwfix partnership — 2026
44. BD+C, Houzz AI survey — 2025
45. Highways Magazine, Build UK pre-qualification duplication — 2021

Trade-body and official sources

46. HSE, CDM 2015 domestic clients — undated
47. SI 2023/911, Building Regulations Part 2A — 2023
48. SI 2013/3134 Part 3, Consumer Contracts Regulations — 2013
49. SI 2025/1043, social housing electrical safety — 2025
50. SI 2026/390, Boiler Upgrade Scheme amendment — 2026
51. Ofgem, Boiler Upgrade Scheme installer guidance — 2026
52. IET press release, BS 7671 Amendment 4 — 2026
53. HMRC via Mynewsdesk, 436,000 MTD updates — 2026
54. GOV.UK, penalties for MTD for Income Tax — 2026
55. GOV.UK, VAT domestic reverse charge guidance — undated
56. HMRC Compliance Handbook CH192010 — undated
57. ICAEW, HMRC VAT registration campaign — 2026
58. ICAEW, MTD for VAT penalties — 2025
59. Environment Agency blog, digital waste tracking — 2026
60. CSCS, Industry Accreditation queries — 2024
61. FTC, HomeAdvisor order — 2023
62. Logic4training, Gas Safe registration costs — 2026
63. Construction Management, CHAS on method statements — 2022
64. Designing Buildings, RAMS review and approval — 2026
65. Payapps, payment notices and pay-less notices — undated
66. CMS, DMCC Act consumer elements — 2025
67. BCLP, CMA review enforcement — 2026
68. RPC, Awaab's Law latest — 2026
69. Burges Salmon, Renters' Rights Act implementation — 2026
70. Lewis Silkin, ICO fee increase — 2025
71. Kennedys, Data (Use and Access) Act commencement — 2026
72. LegalVision, ICO fee for small businesses — 2025
73. Sprintlaw, AI call transcription privacy checklist — 2026
74. Mondaq, minimum wage rates April 2026 — 2026
75. VinciWorks, Employment Rights Act timeline — 2026
76. FCSA, PAYE changes for umbrella companies — 2026

77. Gowling WLG, proposed retention ban — 2026
78. vLex, Jaevee Homes v Fincham — 2025
79. Auto Trader, van emissions bills — undated
80. Geotab, UK clean air zones — undated
81. Circular Online, waste carrier permits — 2026

Forums and communities

82. IET EngX, electrical estimating — undated
83. IET EngX, SafeContractor — undated
84. TilersForums, quote-and-ghost — undated
85. TilersForums, paperwork holding back — undated
86. Paving Expert Brew Cabin, conversion rates — c.2011–16
87. UK Business Forums, tradesmen why won't they quote — undated
88. UK Business Forums, EICR underpricing — undated
89. UK Business Forums, biggest frustration — undated
90. UK Business Forums, difficult customer refusing to pay — undated
91. UK Business Forums, habitual late payers — undated
92. UK Business Forums, electrician's evening admin — 2022+
93. Talk Electrician, late payments — undated
94. Talk Electrician, late payments page 2 — undated
95. Talk Electrician, the pencil pusher — 2009
96. Talk Electrician, changing job — undated
97. Talk Electrician, EIC not issued — undated
98. Talk Electrician, electrician avoiding paperwork — undated
99. Ultimate Handyman, Part P costs — undated
100. Singletrack, tradesmen not wanting to earn money — undated
101. Singletrack, roofer deposit — 2023
102. MoneySavingExpert, how long to get a quote — undated
103. MoneySavingExpert, MyBuilder any good — undated
104. Mumsnet, builder 50% deposit — undated
105. MyBuilder, deposit before job starts — undated
106. MyBuilder, how do you handle quotes — 2026
107. Arbtalk, Checkatrade — undated
108. Reddit snapshot via sentinel-team.org, roofer Checkatrade lock-in (unverified) — c.2025
109. Reviews.io, MyBuilder reviews — undated
110. Mike Holt's Forum, using ChatGPT for estimating — 2025–26
111. Mike Holt's Forum, ChatGPT fuse coordination — 2024
112. Retell community, EU GDPR data residency — 2026
113. Vapi support, keeping traffic in Europe — 2025
114. Castfox, Torque Up podcast on AI and electricians — undated

Press, reviews and other

115. AInora, AI receptionist cost UK — 2026
116. Softomate, AI receptionist London — 2026
117. Softomate, AI receptionist for electricians — 2026
118. usecarly, Jobber AI receptionist — 2026

119. PipelineOn, AI receptionist for contractors — undated
120. Xero media release, technology behind JAX — 2026
121. Marc Andrews, Dext vs Xero integration test — 2026
122. Coconut, MTD for tradespeople — 2026
123. Gas Engineer Software, Boiler Upgrade Scheme guide — 2026
124. Capterra US, Handoff reviews — 2026
125. Countfire, how estimators win tenders — 2026
126. Contractor ToolStack, Housecall Pro — 2026
127. GoDispatchPro, Housecall Pro alternatives — 2026
128. Compare the Cloud, Copilot for a 20-person UK company — 2026
129. Whito, UK trade directory costs — 2026
130. Local Ladder, UK trade lead cost tracker — 2026
131. Baxi, MCS umbrella service — 2026
132. BriefGlance, AI receptionists at InstallerSHOW — 2026
133. The Register, Sage Copilot data issue — 2025
134. Lilach Bullock, ChatGPT prompts for tradespeople quotes — 2026
135. NBC Palm Springs, plumbers turn to ChatGPT — 2025
136. Trade2Base, trade business call handling — 2026
137. Trade2Base, variations — 2026
138. MyJobQuote, Rated People acquired by Checkatrade (second-hand) — 2026
139. UKTN, Tract shuts — 2025
140. Construction Management, WhatsApp for site communications — undated
141. SpecFinish, variations — undated

Added at fact-check

142. Logic4training, customer service and client expectations in the trades — 2025
143. BDC Magazine, Moneypenny report on builders missing business (second-hand) — 2016
144. Tide, Making Tax Digital in-scope estimate — 2026
145. Whito, scaffolding accreditation costs — 2026
146. ACR Journal, MCS umbrella services — 2026
147. Mike Holt's Forum, Housecall Pro pricing thread — 2023–24
148. Howden Insurance, domestic reverse charge guide — 2025
149. PBC Today, Payapps late-payment report — 2026
150. MyBuilder, starting out asking for a deposit — undated
151. Ringly, voicemail statistics audit — undated
152. VOCPhone, missed calls for tradies (vendor, Australia) — undated