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AI for the Trades

The Two-Page Version

29 October 2026 · Will · Stentari Agentic

The point

AI will not fit a boiler, sign an EIC or price a job. It will answer the enquiry you missed, send the quote you did not get round to, chase the invoice you forgot and file the receipt before it reaches the glove box. That is where a trade business measurably bleeds: around five hours a week of evening admin, £6,000 of invoices sitting unpaid, and roughly four in ten enquiries that never get a reply. Agents in your own inbox, WhatsApp and diary do that work, drawing on one place that holds what your business knows, with a person approving anything that matters. The full paper read about 300 pages of forums, surveys and regulations; every figure below links to its page.

The numbers that matter

What it says	Figure	Source
Customers cannot get a reply	41% of UK adults have been ghosted by a tradesperson; 38% who asked for a quote never heard back	HomeServe/Opinium, n=2,000, 2023
Calls go unanswered	A third of UK micro-businesses fail to answer; 69% of callers who reach voicemail hang up	Moneypenny, n=300 plus 10,000 call records, 2016
Slow replies lose the job	28% of tradespeople reply within an hour; customers contact three or four firms at once	Logic4training, 2025
Admin eats the evenings	5h20m a week on quotes, invoices and chasing; 93% stressed by running the business; 52% took no week off in a year	Powered Now/Installer, n=140, 2026
Money sits unpaid	£5,901 to £6,984 owed per tradesperson; 79% have had a customer refuse to pay; £1,062 written off a year	Powered Now, 2026; Direct Line, 2024; IronmongeryDirect, n=500, 2024
Construction pays late	38.2 days to get paid; 93% of UK construction firms affected	Coface, n≈700, 2025
Payment applications are manual	67% of UK subcontractors build them in spreadsheets at about 1.5 hours each; 79% almost always paid late	Payapps, n=127, 2026
Extras go unbilled	92% asked for work beyond the booking; about £2,600 a year; 34% never paid for it	Simply Business, n=408, 2026

What it says	Figure	Source
Quotes cost money to produce	Half a day's wages per site visit; over a third take 20+ minutes per written quote; 76% of final bills exceed the quote	IET EngX; HeyBRB, 2026; Powered Now, 2015
Tax admin is now quarterly	MTD for Income Tax live since April 2026 for sole traders over £50k; 436,000 filed by the first deadline against about 864,000 in scope; only 10% use cloud accounting	HMRC, 2026; Tide, 2026; Sage/IPSE, n=1,000, 2026
Duplicate compliance paperwork	Pre-qualification duplication costs the sector up to £1bn a year	Build UK, 2021
Nobody has measured it	83% of UK owner-operators have never calculated what admin costs them	HeyBRB, n=167, 2026
Customers reward speed	74% rank communication above price; 63% will pay more for digital convenience	Roofr, n=292, US, 2026

Five things that pay

Ranked by how well the pain is evidenced and how much of it agents can take off you. The model drafts; it never sets a price and never signs off safety paperwork.

#	Do this	Why it pays	What does the work	Confidence
1	Acknowledge every enquiry: a text within a minute of a missed call, an auto-reply with three qualifying questions on email, WhatsApp and web forms, a voice agent only once volume justifies it	Four in ten enquiries currently get no reply; lead platforms sell each lead to three to five firms, so the first to respond wins	An agent replies, checks the customer's history and books your callback	High on the pain. Customers are warier of AI voices, so written replies come first
2	Get paid: deposit and terms on every quote, payment link on every invoice, reminders at due date, 7, 14, 30 and 45 days, bank feed reconciliation	£6,000 average outstanding; the reminder cadence works when it runs and forum posters admit they never run it	Agents run the cadence from your terms; disputes go to you, not another reminder	High. Rule-based; it fails when nobody runs it

#	Do this	Why it pays	What does the work	Confidence
3	Quote from site notes: dictate on site, the model drafts the written quote from your own price book and template, follow-up at days 3 and 7	Written quotes land the same day instead of five working days later; 71% of homeowners prefer a professional-looking quote	An agent drafts from your price book; you check every figure	High for drafting; AI pricing is the documented failure
4	Photograph every receipt and let the bank feed categorise it, so the MTD quarterly update is a button	Five filings a year are now law for sole traders over £50k; £200 penalties from four missed points	An agent reads and matches each photo; you or your accountant approve	High. Review every inferred field; CIS is not handled by any AI feature
5	Put the compliance diary on rails: certificates issued on completion, CP12 issue and reminders, per-job CDM and cancellation documents, renewal tracker for Gas Safe, NICEIC/NAPIT, CSCS, ICO fee, insurance; for firms a retention ledger and payment-notice tracker	2025–27 brings dated obligations with fines (social-housing EICRs by 1 Nov 2026, BUS rewrite, digital waste tracking, DMCC review rules, VAT penalty regime); MCS/BUS admin alone runs 8 hours to 2 days per install	The second brain holds the certificates and dates; agents assemble the paperwork; the competent person signs	Medium. Strong for distribution and tracking, weak where AI drafts the safety content

For a construction company with site teams, the first move is different: a retention ledger with release dates and a payment-notice and pay-less-notice tracker on the five- and seven-day Construction Act clocks. Only 5% of subcontractors charged statutory interest in the last large survey (NSCC/FMB, 2014), and 44% have lost retention to upstream insolvency at an average £79,900 (BEIS, 2018). Counting to seven needs no AI; reading each notice out of the inbox and into the ledger is where an agent helps.

What does the work

Agents that hand work to each other. Most leaks happen between steps: the quote waits because the evening ran out. Agents carry a job from enquiry to quote to invoice to chaser inside your own Gmail or Outlook and Drive, built around your pricing, templates and rules.

A second brain. One place for the price book, past jobs and what they really cost, customer history, certificates, renewal dates and pre-qualification answers. The agents draw on it instead of guessing.

A team that knows what to check, and uses what was built. An unread tool is a cost.

One result: Stentari saved an electrical contractor 15 hours a week and £4,000 a month by automating inbox triage, quoting, drafting, subcontractor coordination and invoicing, and designed a system to identify and prioritise the highest-value substation installation opportunities. One client, not a forecast for yours.

What to ignore for now

- **AI pricing.** A general AI chatbot quoted a US electrician about $3,000 for a residential meter main, linked to a commercial product (Mike Holt, 2025–26); a US AI estimating product returned $7,500 for eight doors and missed permits (Capterra). Prices come from your price book. The model has not seen the job.
- **AI-written RAMS.** Principal contractors reject what templating produces: other sites' references, missing site address, mismatched method statement (Designing Buildings, 2026). The competent person reviews and signs.
- **Knowledge you cannot take with you.** Rated People went into liquidation in September 2026 with trades paid up a year in advance (verify). Keep your records in accounts you control.
- **Recording calls before you are set up for it.** Pay the £52 ICO fee, change the greeting, and get the data location in writing; two main voice platforms had unresolved EU-residency answers in 2025–26.

Start this month

1. **Week one: measure.** Enquiries answered within an hour; quotes sent within 48 hours; win rate; days to get paid; £ overdue; admin hours; abortive visits. The baseline is the first result.
2. **Days 1–30: acknowledge everything.** A text on every missed call naming a callback window; the same auto-reply with three questions on email, WhatsApp and the web form; two fixed callback slots a day. Read every summary for a fortnight.
3. **Days 31–60: fix payment once.** Terms and deposit on every quote, link on every invoice, reminders switched on, receipt capture live. You approve every letter before action.
4. **Days 61–90: quote from site notes.** Build the price book (the owner's job); dictated notes become a quote in your template; follow-ups at days 3 and 7. The team learns what to check: figures, VAT line, guarantees, timescales.

If a measured number has not moved after thirty days, or nobody is reading the summaries, switch it off. That goes for what we build too. The full paper carries the evidence, the 2025–27 regulatory calendar and 152 sources. If you would like to know where AI would pay in your business, and where it would not, talk to Stentari at stentari.ai.