Work Smart, Live Well

A people-centred guide to adopting AI in your small business

Eight practical chapters. Eight tools you keep. One 90-day plan.

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Welcome

This guide gives you a complete, people-centred way of bringing AI into a small business: one that starts with your people and your purpose, not with the software. It draws on internationally recognised models for people-centred change, translated into plain English for firms of one to fifty.

Each chapter ends with a practical tool. By the final page you will have eight of them, and a one-page plan that puts the whole approach to work in 90 days. Read it cover to cover, or take the readiness check in Chapter 2 and jump to the chapter it points you to.

What's inside

A note on the word capability. Throughout this guide, capability means skills plus habits plus confidence. A subscription buys none of the three. People do the work; this guide is about them.

CHAPTER 1

People First, Technology Second

Two owners, one lesson

Tara ran a busy trades firm. She bought the most talked-about AI tools, announced a transformation, and rolled everything out in a month. Six months later the subscriptions were still billing, the team had quietly gone back to their old ways, and two good people had started job hunting. Priya ran a similar firm down the road. She started with one question: what's eating my team's time? Quoting, they said. So they fixed quoting together, with one tool, measured the hours saved, and then chose the next problem. A year on, her team saves a day a week and trusts the process, because the process visibly serves them.

The difference wasn't budget, luck or technical skill. Tara led with technology. Priya led with people.

Three risks of tech-first adoption

1. **Cost without value.**

   Subscriptions accumulate, nobody measures the benefit, and the monthly total quietly climbs. Tools bought for the business's problems get used; tools bought for the hype get shelved.

2. **Trust erodes.**

   Spring tools on people and they hear a quiet message: you might be replaced. They respond by working around the tools, or by leaving. Involve them from the first conversation and the same tools become theirs.

3. **Wellbeing slips.**

   AI should remove drudgery. Done carelessly it adds checking, anxiety and after-hours catch-up, so the business gets faster while working life gets worse. Faster and worse is not progress.

The capability cycle

People-centred adoption runs in a repeating cycle of five stages, and this guide walks it in order: know your starting point (Chapter 2), set principles (Chapter 3), build capability (Chapter 4), protect what matters (Chapter 5), and measure and adapt (Chapters 6 and 7). Chapter 8 turns the whole cycle into a 90-day plan. Then the cycle begins again, one notch stronger.

TOOL 1: THE PEOPLE-FIRST TEST

Five questions to ask before adopting any tool. If you can't answer all five, you're not ready to buy; you're ready to think.

- [ ] **Need.** What specific problem does this solve for my people, in their words?
- [ ] **Baseline.** What does that problem cost us now, in hours or pounds?
- [ ] **Control.** Who stays in charge of the output, and how will they check it?
- [ ] **Wellbeing.** Will this make working life better, and how would we know?
- [ ] **Exit.** If it isn't working in 90 days, how do we stop cleanly?

CHAPTER 2

Know Your Starting Point

You can't plan a route without knowing where you're standing. This fifteen-minute self-check gives you an honest baseline across the five pillars of people-centred adoption. Score each statement 0 to 3: 0 for not yet, 1 for starting, 2 for in places, 3 for consistently. Be honest rather than kind; the score is for you, and low numbers are just this quarter's starting line.

VISION: *Do you know why?*

- ☐ We can name the top three time-wasters in our business. Score: ____
- ☐ We know what we'd do with an extra day per week. Score: ____
- ☐ We have a picture of how we want work to feel here in a year. Score: ____

Vision total: ____ / 9

PEOPLE: *Is your team with you?*

- ☐ The team knows our plans and had a genuine say in them. Score: ____
- ☐ Someone here is already experimenting with AI, openly. Score: ____
- ☐ People can raise worries about AI without feeling awkward. Score: ____

People total: ____ / 9

TOOLS: *Is your kit under control?*

- ☐ We can list every tool and subscription we pay for. Score: ____
- ☐ New tools get a proper try-out before we commit. Score: ____
- ☐ Somebody owns each tool we use. Score: ____

Tools total: ____ / 9

TRUST: *Would your use of AI survive daylight?*

- ☐ We know what customer or staff data our tools can access. Score: ____
- ☐ We could explain to a customer how we use AI, in one sentence. Score: ____
- ☐ We follow basic security habits: strong passwords, two-step login, updates. Score: ____

Trust total: ____ / 9

MONEY: ***Do tools earn their keep?***

- [ ] We know roughly what our subscriptions cost each month. Score: ____
- [ ] We can estimate what an hour of admin time costs the business. Score: ____
- [ ] We review whether tools are earning their keep at least twice a year. Score: ____

Money total: ____ / 9

Reading your scores

Add all five pillar totals for an overall score out of 45. Under 40% (under 18) means you're **Exploring**: perfect, because everything in this guide is ahead of you and nothing needs undoing. Between 40% and 69% (18 to 31) is **Building**: foundations are in, so target the gaps. 70% or more (32 and up) is **Embedding**: your work now is consistency and rhythm.

Your lowest-scoring pillar is your suggested focus. Vision points you to Chapters 1 and 6; People to Chapter 4; Tools to Chapters 3 and 4; Trust to Chapter 3; Money to Chapter 7. If two pillars tie, take Trust first, then People, Tools, Vision, Money: fixing trust makes every other fix easier.

TOOL 2: YOUR READINESS SNAPSHOT

Write today's date and your five pillar scores here, then diary a retake for 90 days from now. The bars moving is how you'll know the approach is working.

Date	Vision /9	People /9	Tools /9	Trust /9	Money /9

CHAPTER 3

Principles into Practice

One Friday, someone on Tara's team pasted a customer's full contact details and contract into a free AI chatbot to draft a letter. Nobody had told them not to; nobody had told them anything. No harm came of it, but it was luck, not judgement. Rules that live in one person's head aren't rules. They're luck.

Five principles that fit on one page

1. **A human stays in charge.**
   AI drafts, suggests and sorts. A named person decides, signs off and answers for it. Nothing goes to a customer unread.
2. **Be honest about AI.**
   Don't pass AI work off as something it isn't. If a customer asks whether AI was involved, the answer is a comfortable yes.
3. **Protect people's data.**
   Customer and staff details only go into tools you've checked and would happily defend. When in doubt, leave it out.
4. **Keep it secure.**
   Strong passwords, two-step login, updates installed, access removed when people leave. Dull, and worth more than any single tool.
5. **Stay fair and human.**
   Watch for unfair or tone-deaf output, keep sensitive conversations human, and never let speed cost warmth.

These translate what large organisations spend months writing into a page a six-person firm can actually live by. The test of a good principle is that your newest hire could repeat it a week after reading it.

TOOL 3: YOUR ONE-PAGE AI PRINCIPLES

Copy the five principles above onto one page under your business name. Add these three lines at the bottom, then put it where the kettle is:

"AI drafts. People decide."

Questions and honest mistakes are welcome here.

Reviewed every 90 days. Next review: ____________

CHAPTER 4

Building Capability

Tara spent her training budget on a one-day AI masterclass for everyone. Great feedback forms; two weeks later, nothing had changed. Priya spent almost nothing: two volunteers, one task, twenty minutes every Friday to share what they'd tried on real jobs. A month later the whole team had the habit. The difference wasn't the budget. It was the habit.

Four habits that make learning stick

1. **Find your quiet experts.**

   Someone in the team is probably already using AI at home. Ask who's already using AI for anything before buying anything.

2. **Learn on real work.**

   Practice tasks don't stick. Small experiments on this week's actual quotes and emails do, with a success measure agreed up front.

3. **Share in short bursts.**

   Twenty minutes a week of one thing I tried, one thing I'd change beats a one-day course every time. Rhythm builds habit; events don't.

4. **Make it safe to not know.**

   Nobody gets mocked for asking what a prompt is. The boss asks the daft questions first, out loud.

The 30-day capability sprint

A sprint is the smallest experiment that can prove something: pick one real task (not use AI more; one task, like quotes); agree the success measure up front (hours saved, faster replies, fewer late nights); pair up and try it for 30 days, sharing weekly; then review honestly and decide to keep, adjust or stop. Small enough to start this week; real enough to prove something.

TOOL 4: YOUR 30-DAY SPRINT PLAN

The task	Success measure	Sharing rhythm	Sprint owner

Start date: ____________ Review date (start + 30 days): ____________

At the review, bring your verdict (keep, adjust or stop) to the Chapter 6 rhythm. It becomes your first piece of real evidence.

CHAPTER 5

Wellbeing and Sustainability

Even Priya slipped. Her AI quoting saved the team six hours a week, and six months on, those hours had gone nowhere; or rather, everywhere. The saved time silently filled up with more work, and the late nights crept back. Nobody decided this. It just happened, the way unallocated time always does. Saved time disappears unless you decide where it goes.

The time dividend

When AI saves time, that time is a dividend, and dividends get allocated to three destinations. **Spend it**: more output, more customers. Legitimate, but if it's the only destination, hours quietly refill. **Invest it**: learning, improving processes, the Chapter 4 sprints. **Bank it**: earlier finishes, real lunch breaks, no Sunday emails; the Live Well return. Healthy firms mix all three on purpose, and revisit the mix every quarter. Unallocated dividends always get spent by default.

Four signs AI is making work worse

1. **The checking treadmill.**
   Reviewing AI output takes longer than the old way. Fix: shrink the task or drop the tool; the review step must stay lighter than the work it replaced.
2. **Creeping hours.**
   Saved time has silently refilled and late nights are back. Fix: allocate the dividend out loud, in writing, before it evaporates.
3. **Quiet anxiety.**
   People privately wonder if they're being replaced. Fix: say what AI is for (the drudgery) and what it will never do (the judgement, the relationships). Then repeat it.
4. **Fading human moments.**
   Customers get faster replies but colder ones. Fix: humans keep the sensitive conversations, and drafts get warmed up before sending.

TOOL 5: YOUR WELLBEING COMMITMENTS

One commitment per area, in words your team would actually say. Write them under your business name and share them.

- [ ] **Protect the time:** when AI saves us time, we say where it goes before it disappears.
- [ ] **Protect the people:** we ask how the workload really is every month, and act on the answer.
- [ ] **Protect the future:** we run at a pace that lasts, for our people, our place and the planet.

Our current dividend split: Spend ____ h, Invest ____ h, Bank ____ h. Reviewed quarterly.

CHAPTER 6

Measure, Learn, Adapt

Tara built a 14-tab spreadsheet dashboard to track every AI metric she could think of. She updated it twice; it hasn't been opened since March. Priya asks three questions, once a month, in twenty minutes, and every tool she runs has survived that meeting or been stopped by it. You don't need a dashboard. You need a rhythm.

The three-question review

1. **What changed?**
   The number you agreed up front: hours saved, reply speed, late nights, errors.
2. **What did it cost?**
   Money, plus the honest cost of checking and correcting.
3. **How do people feel?**
   The team, and the customers. Wellbeing is a measure here, not a mood.

Every review ends one of three ways

Keep. It moved the measure, the cost stayed sensible, people feel fine. Make it the standard way of working, and take it off the review list after two clean months. **Adjust.** Promising, but something's off. Change one thing, and only one, then run 30 more days; change two and you won't know what worked. **Stop.** It isn't moving the measure, or it's costing wellbeing. Stop proudly: a clean stop is a win, and it's the People-First Test's exit question doing its job. Say what was learned out loud, so stopping stays safe and nobody hides a struggling tool.

One rule of thumb for renewals: the contract matches the verdict. A mixed review means month-to-month, whatever discount the salesperson dangles. If the next review is clean, negotiate the discount then, from evidence.

TOOL 6: YOUR 90-DAY REVIEW RHYTHM

Review slot	Headline measure	Who leads it

- [ ] **Monthly:** the three-question review, twenty minutes.
- [ ] **Quarterly:** re-allocate the time dividend (Chapter 5).
- [ ] **Day 90:** retake the readiness check (Chapter 2) and compare the scores.
- [ ] **Day 90:** reread the one-page principles (Chapter 3) and update if needed.

CHAPTER 7

Money: Making AI Pay

When Priya finally listed every tool the business paid for, she found the subscription drawer: three tools with no owner, two that duplicated each other, one untouched since January. The quiet monthly leak: £212. Nothing dramatic; just nobody had ever asked each tool what it was for. AI doesn't have a cost problem. Unreviewed subscriptions do.

True cost, true value

What a tool really costs is the subscription, plus your time (the checking, fixing and wrangling), plus switching (setup, learning, moving data). The £15 plan that eats two hours of checking a week is not a £15 tool. And what your time is really worth: take wages plus overheads and divide by working hours, or use the owner's charge-out rate. A good-enough number used everywhere beats a perfect number used nowhere. For wider small business finance guidance, the British Business Bank's plain-English resources are a solid UK starting point.

The payback check

Monthly value = hours genuinely saved per week x 4.33 x your hourly figure. Count checking time as hours lost, not saved. Compare it with the monthly subscription:

- [ ] Value at least double the cost: **earning its keep**. Log it and check again at the payback date.
- [ ] Value above cost but not double: **marginal**. Watch the checking time; if that grows, this flips.
- [ ] Value at or below cost: **costing you**. Send it to the three-question review for an adjust-or-stop verdict.

Three money rules

1. **Price the whole cost, not the subscription.**
   When comparing tools, write the time cost next to the price before deciding.
2. **Value time out loud.**
   One agreed hourly figure, used everywhere, ends the it's-only-ten-minutes arguments. Agree it once and stop re-arguing it.
3. **Every tool gets a payback date.**
   Earning its keep is the default expectation. The payback date goes in the diary the day the subscription starts.

TOOL 7: YOUR TOOL LEDGER

Our hourly figure: £_________ Payback window: ______ days Reviewed: monthly / quarterly

Tool	Monthly cost	Hours saved weekly	Verdict due

CHAPTER 8

Your 90-Day Action Plan

Two businesses finish this guide. In the first, everyone agrees it was interesting, and it goes into a folder that never gets opened again. In the second, one page goes on the kitchen wall: a first action taken within two days, one sprint, one monthly meeting. Ninety days later: four hours a week back, one tool stopped without drama, and the readiness scores visibly moved. The difference wasn't effort or intelligence. It was one page, with dates on it.

The 48-hour rule

The gap between finishing a guide and doing anything is where plans die. One small, visible action within 48 hours (sharing the principles page, booking the review slot) turns a guide you read into how the business works. Don't wait for a quieter week; it never comes. And don't announce a transformation programme; big announcements write cheques that Tuesday can't cash. Small and visible beats big and planned.

The shape of 90 days

1. **Weeks 1 to 2: set up.**
   Share the one-page principles. Agree the hourly figure out loud. Pick the first sprint task together. Book the monthly review slot.
2. **Days 1 to 30: first sprint.**
   Run the 30-day sprint with weekly short-burst shares. Log the tool on the ledger with its payback date.
3. **Days 31 to 60: review and go again.**
   First three-question review and a keep-adjust-stop verdict. Allocate the time dividend out loud. Start experiment two.
4. **Days 61 to 90: make it rhythm.**
   The review becomes routine. Ledger check. At day 90, retake the readiness check and compare the scores.

When real life interrupts (it will)

Every plan gets interrupted; the skill is rescuing, not restarting. Sprint owner off sick? The pair carries on, scope shrunk if needed; that's what the pair is for. Review keeps getting bumped? Make it smaller and unmissable, not bigger: attach the twenty minutes to a meeting that already survives busy weeks. Team wants three new tools at once? One at a time, each with its own payback date; enthusiasm is a resource, and the ledger is how you spend it without waste. The plan's job is to be adjusted, not obeyed.

TOOL 8: YOUR 90-DAY ACTION PLAN

My 48-hour action	First sprint task	Plan owner

Phase	Dates
☐	Weeks 1-2, set up: ___________ to ___________
☐	Days 1-30, first sprint: ___________ to ___________
☐	Days 31-60, review and go again: ___________ to ___________
☐	Days 61-90, make it rhythm: ___________ to ___________

Day-90 promise: retake the Chapter 2 readiness check and compare the scores. The numbers will tell you the story.

The full toolkit

Work through this guide and you finish with eight tools that together form a complete, people-centred operating rhythm for AI in your business:

1. **The People-First Test**
five questions before any tool (Chapter 1).
2. **Your Readiness Snapshot**
where you started, and proof of progress (Chapter 2).
3. **Your one-page AI Principles**
the rules everyone remembers (Chapter 3).
4. **Your 30-Day Sprint Plan**
capability, built on real work (Chapter 4).
5. **Your Wellbeing Commitments**
the Live Well half, in writing (Chapter 5).
6. **Your 90-Day Review Rhythm**
the habit that keeps it honest (Chapter 6).
7. **Your Tool Ledger**
every tool earning its keep (Chapter 7).
8. **Your 90-Day Action Plan**
all of it, on one page, with dates (Chapter 8).

"Work smart. Live well. Both, on purpose."

This guide accompanies the Work Smart, Live Well interactive course, an eight-module self-paced programme with the same tools built in. To learn more, visit vanessaaradia.com.