UKBusiness.AI

THE CORE CHECKLIST

AI Opportunities & Dangers

A practical guide for business owners and managers who want to get it right.

AI is genuinely useful. It is also genuinely risky if you wade in without thinking. The businesses that come out ahead won't be the ones that moved fastest. They'll be the ones that moved with their eyes open.

Everything you need to act on is over the page. Here's what it's based on.

What it's brilliant at

Think of a good AI tool as a sharp but green new starter: quick, tireless, eager and in need of supervision.

Admin

The easiest win and the most underestimated one. AI drafts emails, tidies policies, turns voice notes into minutes and summarises a forty-page report in the time it takes to make a brew. Two hours a day across a small team is a working day you didn't have before. That time goes back into the work that actually grows the business: new clients, better relationships and the ideas that keep getting pushed to next week.

It also solves a risk most owners don't consider until it's too late. If your best person left tomorrow, how much would walk out with them? AI can help capture what's only ever lived inside someone's head before it's gone.

Finance

AI can sketch a cashflow forecast, draft a first-pass budget and explain management accounts in plain English. It flags odd-looking transactions and helps you prepare before sitting down with your accountant, so you're not paying them to do the basics.

Two caveats: never let an AI-generated number reach HMRC, your bank or a client without a human checking it, and treat any output used in a funding conversation as a starting point. The judgement stays yours.

Five dangers to watch

1. **It is confidently wrong.** AI delivers an invented fact with the same confidence as a correct one. Every output is a first draft. Check it.

2. **Your data can walk out the door.** Paste sensitive figures or client details into a free public tool and you may have handed them over for good, and breached UK GDPR in the process. Stick to business-grade tools and never feed in anything you wouldn't email to a stranger.

3. **Fraud has two faces.** AI is now used to clone voices and write convincing emails. For deepfakes, brief your team and agree a verbal code word for urgent requests. For invoice fraud, one rule: any change to bank details gets confirmed by phone to a known number. No exceptions. Report anything suspicious to Action Fraud.

4. **Skills can quietly fade.** If your team leans on AI for everything, the knowledge that makes you good drains away without anyone noticing. Use it to remove routine work, not to replace judgement.

5. **The bill creeps up.** A few pounds a month sounds harmless until you're paying for six tools half the office has forgotten about. Treat AI subscriptions like any other supplier and cancel what isn't earning its keep.

The Core Checklist

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BEFORE YOU START

- [ ] Picked one specific, annoying task to try first
- [ ] Agreed who's allowed to use AI and what for
- [ ] Written a one-page set of house rules everyone has actually read

KEEPING YOUR DATA SAFE

- [ ] Using a paid, business-grade tool, not a free public app
- [ ] Read the terms: where does our data go and is it used for training?
- [ ] Banned client, staff and financial data from public tools
- [ ] Checked we're still on the right side of UK GDPR

MONEY MATTERS

- [ ] Every AI-generated figure checked by a person before it goes anywhere
- [ ] Bank detail changes always confirmed by phone to a known number
- [ ] Team briefed on AI-assisted fraud and deepfake voice calls
- [ ] All AI subscription costs reviewed as a standing line item this month

YOUR PEOPLE

- [ ] Staff told honestly why we're using it and what it won't replace
- [ ] Someone made responsible for reviewing how it's going
- [ ] Training offered, not just assumed
- [ ] Core skills still being practised, not quietly lost

EVERY FEW MONTHS

- [ ] Is this actually saving time or creating new capacity? Can we show it?
- [ ] Has anything gone wrong and what did we learn?
- [ ] Cancelled whatever isn't earning its keep

FROM JULIEN

I started UKBusiness.ai because most AI advice is written for people who build technology, not people who run businesses. This checklist is for the second group.

You don't need to be an expert. You need to be curious, a little sceptical and willing to start small. Keep a human in charge of anything that matters. Protect your data as though it were cash in the till.

Get those things right and AI becomes a quiet, capable helper that hands you back your evenings, rather than a gamble that keeps you up at night.

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