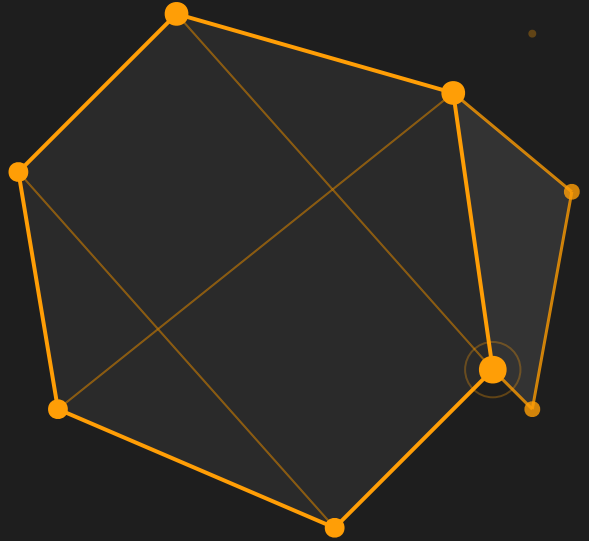




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Why Small Firms Overpay for Work That No Longer **Needs a Human**

The average 10-person firm spends €132,000 per year on autopilot work. Learn what changed in 2026.

The Most Expensive Assumption in Professional Services

"We are a 10-person firm. We do not have the budget or the tech team for that."

We hear this in almost every first conversation. From accountancy practices, consultancies, engineering firms, small agencies. It sounds reasonable. Three years ago, it was true.

In 2023, automation meant enterprise software. Six-figure licences. A team of developers to configure it. Months of implementation before anyone saw a result. That world did exist, and it locked out every firm under 250 people.

That world is gone.

The tools available in 2026 run without developers, without six-figure budgets, without system overhauls. They work alongside the software your team already uses. And they are live within 30 days.

Most small firms have not updated their assumptions. They are still saying no to a version of automation that no longer exists. That outdated belief is costing them quietly, every month, in hours nobody counts.

The Hidden Cost Nobody Measures

Here is what "we cannot afford automation" actually costs.

According to a 2025 study published by The Mirror, office workers spend an average of 636 hours per year on administrative or repetitive tasks. That is roughly one-third of the working year. Other research puts it at 5.5 hours per week on manual routine tasks alone, which adds up to roughly 22 hours per employee per month.

In professional services, the number runs higher. HR teams report spending 30-60% of their time on repetitive administrative work. Finance and accounting roles carry a similar load: data entry, invoice processing, report formatting, document chasing, email sorting. The same steps, in the same order, for the same outcome. Every week.

In a 10-person firm, even the conservative estimate means 220+ hours per month absorbed by scripted work. At a blended cost of €50 per hour, that is €11,000 per month.

€132,000 per year

On autopilot work nobody has questioned.

Across the US alone, these automatable administrative tasks are costing businesses more than \$818 billion per year in lost staff time (The Mirror, 2025). Your firm carries a tiny fraction of that number, and it is still significant.

It is an invisible line item that never appears on a P&L because it is spread across every person's day in 20-minute increments. No single task feels expensive. The total is.

Those hours could be client work. Business development. The thinking that actually grows a firm. Every hour a senior person spends formatting a report or re-entering data is an hour away from the work only they can do.

The real question: can you afford to keep paying for it?

What Actually Changed

Three things shifted between 2023 and 2026 that small firms need to understand.

1. The Developer Requirement Disappeared

The US faces a 1.2 million developer shortage projected by 2026, with 82% of organisations struggling to hire engineers (CodeConductor, 2026). This shortage accelerated a different approach: tools built for people who are not developers.

Modern automation platforms are configured visually, like drawing a flowchart. Platforms like n8n, Make, and Zapier connect your existing systems (email, accounting software, CRM, document storage) without a single line of code.

80%

of low-code platform users will be business technologists by 2026 (Gartner)

These are operations managers, accountants, and office managers building their own workflows. If someone on your team can build a spreadsheet formula, they can learn to build an automation.

41% of businesses already run active citizen development programmes where non-developers build tools for their own teams (Quixy, 2025). An external specialist can set the rest up in days.

2. The Cost Dropped by 90%

Enterprise automation used to start at €100,000. Today, the tools themselves cost between €9 and €100 per month depending on usage:

- Make starts at €9/month for visual drag-and-drop workflows
- n8n starts at €24/month for cloud, or free to self-host
- Zapier starts at €20/month for standard automations

Implementation for a focused, single-workflow automation runs €2,000 to €8,000 including setup (Sayl Solutions, 2025). A typical engagement for a 10-30 person firm: identify the highest-impact workflow, build the automation, train the team, go live. Total investment: a fraction of what you are currently spending on the manual version of the same work.

3. Setup Takes Weeks

The old model was a six-month project. Discovery. Requirements. Development. Testing. Training. Go-live. By the time it launched, the original problem had evolved.

Today: pick one workflow. Build it. Deploy it. Measure it. 72% of no-code platform users can build and launch a fully functional automation within three months of training (Integrate.io, 2026). Focused implementations are live much sooner: within 30 days. ROI payback follows in 60 to 180 days.

One process at a time. One result at a time.

Most Things Should Stay Manual

This is where most AI companies lose credibility. They tell you everything can and should be automated. Firms that have tried know better.

Some tasks require human judgement. Client relationships. Complex decisions where experience matters more than data. Situations that change every time. Automating these creates new problems.

Some processes are too unstable. If nobody on the team can describe the steps the same way twice, automation just scales the chaos. The process needs fixing first.

And some workflows are too small. If a task takes 10 minutes once a month, the maths simply does not work.

The value is in finding the 3-4 tasks costing you the most hours for the least reason. Those are the ones where the return is immediate and obvious.

Here is how to spot them:

- **High volume:** It happens daily or weekly.
- **Repetitive steps:** The process follows the same sequence every time.
- **Low judgement:** A new hire could do it after reading a checklist.
- **Multiple systems:** Data gets copied from one place to another manually.
- **Time-sensitive:** Late completion has consequences (missed deadlines, client complaints).

If a task ticks three or more of these, it is a candidate.

What This Looks Like in Practice

These are examples from firms of 10-50 people. Actual workflows, actual results.

Invoice Processing

Before: Staff manually enter invoice line items from PDFs into accounting software. 6-8 hours per week across the team. Typos caught at month-end. Re-work.

After: Documents are scanned, data extracted, and entered automatically. A human reviews exceptions only. Time spent: under 1 hour per week.

Time recovered: ~28 hours/month

Email Triage

Before: A shared inbox receives 200+ client emails per week. A senior team member spends 45 minutes every morning reading, sorting, and forwarding to the right person.

After: Incoming emails are categorised and routed automatically based on client, topic, and urgency. The senior team member reviews a summary instead of reading every message.

Time recovered: ~15 hours/month

Client Onboarding

Before: 23 steps per new client. Collect documents. Verify details. Set up accounts. Send welcome emails. Chase missing files. 3-5 days per client. Steps get missed.

After: 17 of the 23 steps run automatically. Documents are requested, tracked, and filed without human intervention. The welcome call and the relationship-building get more time.

Time recovered: ~20 hours/month

Monthly Reporting

Before: Pull data from five systems. Paste into a template. Check formatting. Fix errors. Send a day late. Every month, same scramble.

After: Data is pulled, formatted, and assembled automatically. The accountant reviews and approves. Month-end becomes a morning task instead of a three-day fire drill.

Time recovered: ~12 hours/month

The Economics: What the Numbers Actually Look Like

Forget the enterprise ROI models. Here is what automation economics look like for a 10-30 person firm.

	Manual Cost (Annual)	Automation Cost (Year 1)	Net Saving (Year 1)
Invoice processing	€16,800	€4,000 setup + €1,200 tools	€11,600
Email triage	€9,000	€2,500 setup + €600 tools	€5,900
Client onboarding	€12,000	€3,500 setup + €600 tools	€7,900
Monthly reporting	€7,200	€2,000 setup + €600 tools	€4,600
Total	€45,000	€15,000	€30,000

Estimates based on European professional services firms, 10-30 employees, blended rate of €50/hour. Actual figures vary by firm.

Year 2 onwards, the setup cost disappears. The tool costs stay flat. The saving compounds as the team converts recovered hours into billable work.

Industry data supports these numbers. According to Nucleus Research, most organisations achieve positive ROI on automation within 3 to 6 months, with average full payback at 4.1 months. SMBs typically see 30-70% cost savings on the processes they automate (Sayl Solutions, 2025). Starting with just one or two automations, small businesses report saving \$100,000-200,000 annually against combined implementation costs that pay for themselves in 2-6 months.

60-180 days

Typical payback. Within two quarters.

Where to Start

Skip the digital transformation strategy. Skip the AI roadmap. Start with one conversation about one process.

Step 1: Pick the biggest time drain. Ask your team: what task do you do every week that feels like it should not require you? The answer is almost always obvious. It is the thing everyone complains about and nobody fixes because "that is just how it works."

Step 2: Map the steps. Write down every step in the process. How many are identical every time? How many require actual thinking? The gap between those two numbers is your automation opportunity.

Step 3: Get a second opinion. Show the process to someone who builds automations. Someone who will tell you honestly whether it is worth automating, what it would cost, and how long it would take. A good partner will say "not yet" when that is the right answer.

That is a 30-minute conversation.

The Firms That Wait, Pay Twice

Every month you delay is another month of paying for hours that do not need to exist.

70%

of organisations will implement structured automation by 2026 (Gartner)

Your competitors, firms your size, in your industry, are already among them. They updated one assumption: automation is accessible to firms of every size.

The firms that start with one small, boring process see results before the quarter ends. The ones that wait for the "right time" keep absorbing a cost they have stopped noticing.

The tools are ready. The economics work. The only thing between your firm and 150+ recovered hours per month is the decision to look at it.

About PhaseOne AI

PhaseOne AI helps professional services firms and SMEs implement automation that saves time, reduces manual work, and delivers measurable ROI. Specific, boring, profitable improvements.

Our approach:

- **Diagnose** (30 minutes) — Identify the bottleneck worth fixing first.
- **Design** (2 weeks) — Build a tailored plan with clear costs and timelines.
- **Deliver** (30 days) — Implement, train, go live.
- **Refine** (ongoing) — Optimise what works. Expand where it makes sense.

If your firm is spending hours on work that follows a script, a short conversation will tell you whether automation makes sense and what it would cost.

Book a 30-Minute Diagnosis Call

No sales pitch. Just an honest assessment of where automation applies — and where it does not.

Visit phaseone.ai or email arlon@phaseone.ai

Sources

- The Mirror (2025): Office workers spend 636.6 hours/year on repetitive admin tasks, costing US businesses \$818 billion annually
- Nucleus Research (2025): Average automation payback period of 4.1 months
- Sayl Solutions (2025): SMBs achieve 30-70% cost savings on automated processes; implementation costs of \$2,000-8,000
- Gartner (2025): 70% of organisations to implement structured automation by 2026; 80% of low-code users will be business technologists by 2026
- CodeConductor (2026): US faces 1.2 million developer shortage by 2026; 82% of organisations struggling to hire engineers
- Integrate.io (2026): 72% of no-code users build functional automations within 3 months of training
- Quixy (2025): 41% of businesses have active citizen development programmes
- Zapier (2026), n8n (2026), Make (2026): Platform pricing data

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