

Implementing AI in Your Business

From Pilot to Practice

Steven Schain, Applied Momentum



Four Things Nobody Can Answer



Which tool for which job?



What data is safe?



Who's using it well?

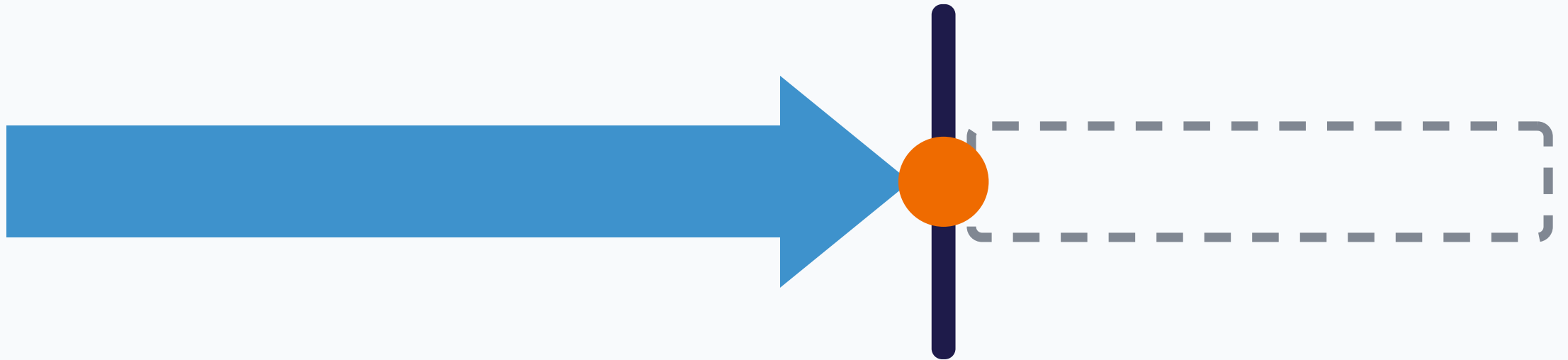


Is it making money?

You Didn't Fail at AI

The demo worked

The rollout never happened



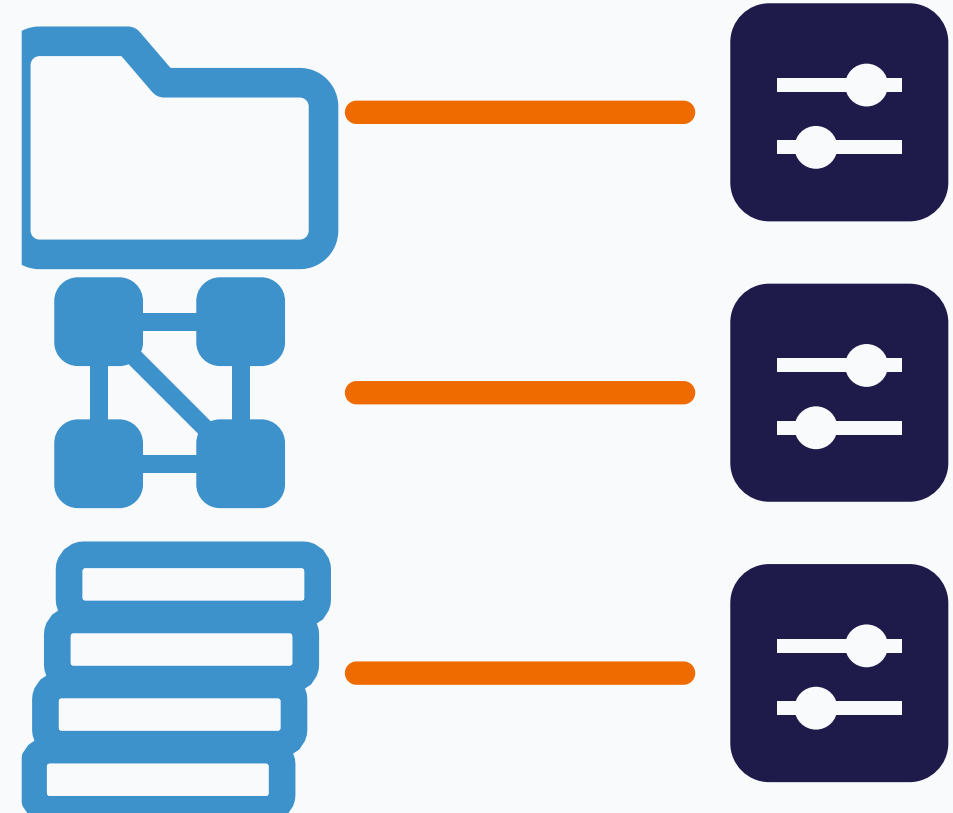
Different problem, different fix

One Tool Per Job

Standardizing isn't picking one tool

It's knowing which one, when

Everyone using the same answer



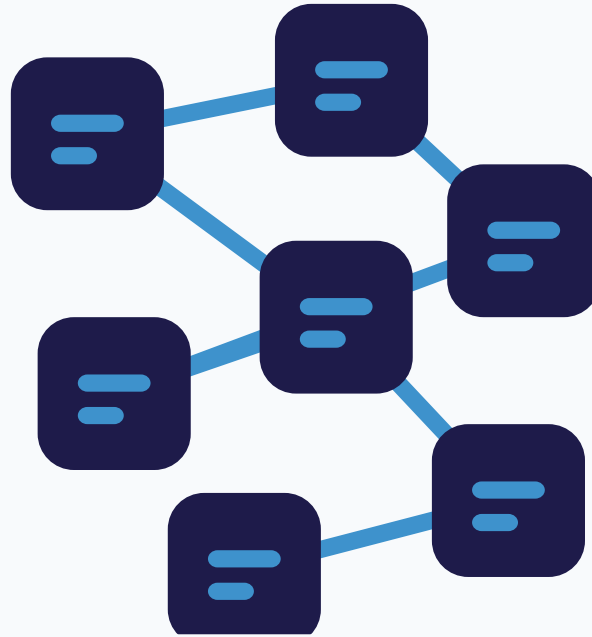
Three Jobs, Three Hours

1



Files on
your computer

2



Apps and
the web

3



Documents
nobody reads



What You Leave With

Tool decision guide

One-page data policy

Team rollout checklist

ROI tracker

appliedmomentum.us/resources

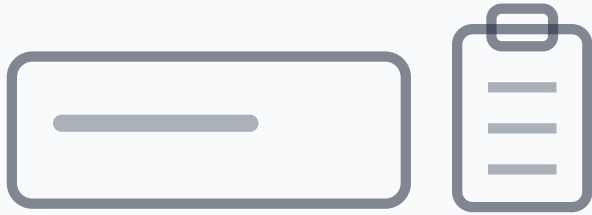
Hour One

The work on your computer

Claude Cowork



Not a Chat Bot



Chat: Type or paste text



Cowork: it opens your folders
Files out, not paragraphs

What It Can Reach

Files on your machine

QuickBooks, HubSpot, Canva

Google Workspace, Microsoft 365

The web



Twenty Dollars. Not Free.

\$20

\$20/month, paid plans only

Free tier does not include it

Say it before you love it

Watch this.

One Folder. One Standard.

Six inconsistent files in

One SOP out

Nobody wrote it from scratch

Riverside Insurance Group

New Client Onboarding — Standard Operating Procedure (DRAFT)

Compiled from: onboarding notes, the Dale/Marcy/Priya welcome templates, the blank intake form, the two policy summaries, and the client roster. Prepared August 4, 2026.

Purpose

This SOP documents the new-client onboarding process as it is actually practiced today at Riverside, reconstructed from the welcome letter/email templates in use, the blank intake form, and Tonya Beckwith's working notes. It is not a policy decision. Where source documents disagree on order, ownership, or content, the disagreement is flagged rather than resolved, so leadership can make the call. Renewals are a separate process and are out of scope.

Roles referenced in the source materials

Two roles appear across the documents: the Producer (closes the sale — e.g., Dale Hutchins, Priya Raghunathan) and the Account Manager (services the account after close — e.g., Marcy Pell, Tonya Beckwith). The client roster (Client_Records_2026.xlsx) lists a single "Producer" column per client with no separate account-manager field, and no document defines a handoff point between the two roles.

■ **DISAGREEMENT / OPEN QUESTION — NOT RESOLVED HERE:** Who owns the client after the sale closes — the producer or the account manager — is an open question in Tonya's notes. No source document answers it.

Onboarding sequence as practiced

The seven steps below are assembled from all sources. Where a step is handled consistently, it's stated as one step. Where sources conflict, each version is described and flagged — nothing here should be read as "the" correct order.

STEP 1. Sale closes; signed application goes to underwriting

The producer closes the sale and sends the signed application to underwriting. This step is consistent across sources and is not in dispute.

Source: onboarding notes

STEP 2. Billing is set up

Priya sets up billing immediately, before any welcome message or document goes out — she requires a card or bank account on file and a monthly-vs-paid-in-full decision as the very first client-facing action. Her stated reason: a policy lapsed last year (the "Ackerman" case) because no payment method was on file before documents went out.

Dale's letter template does not mention billing at all — it is written as if the full packet (policy documents, coverage summary, ID cards, privacy notice) is already finalized and ready to enclose by the time the letter is sent.

■ **DISAGREEMENT / OPEN QUESTION — NOT RESOLVED HERE:** Tonya's notes state "Priya does this first, Dale does it last" but no source document confirms what Dale's team actually does for billing, or when. This is unresolved, and Priya's account of the Ackerman lapse suggests real financial risk if the order isn't standardized.

STEP 3. Welcome message goes out

Three different templates are in active use, differing in channel, timing, and content:

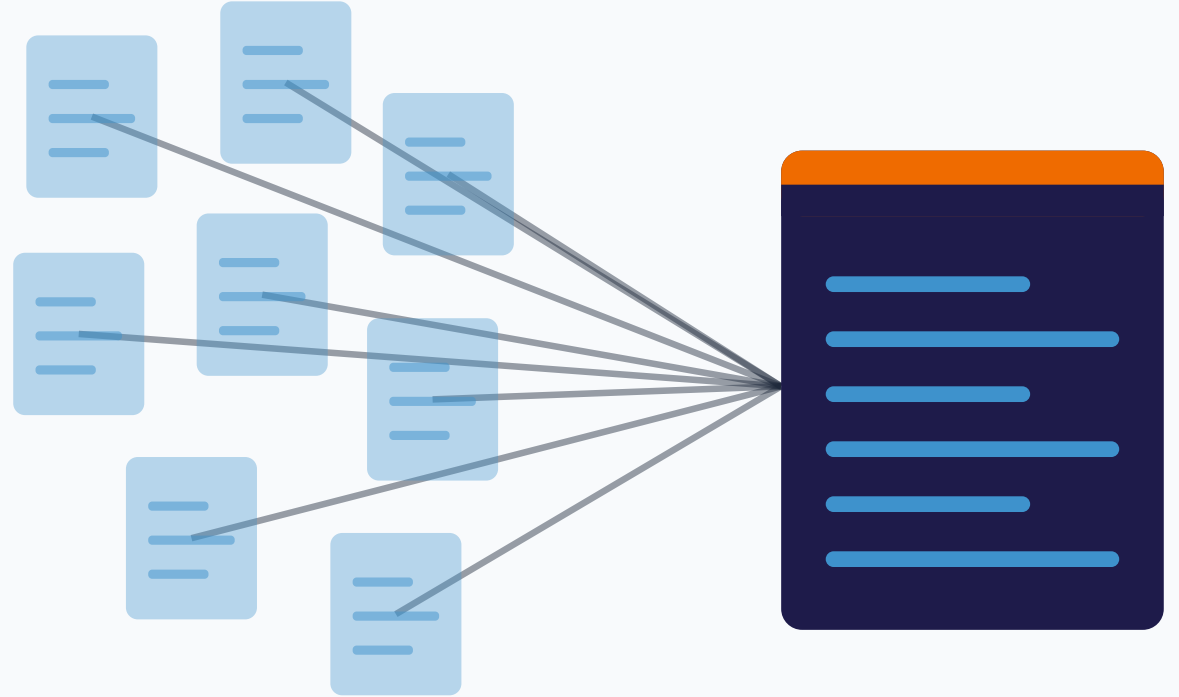
- Dale — a printed letter mailed together with the completed packet (policy documents, coverage summary, ID cards, and privacy notice all enclosed). Promises the producer will contact the client within 48 hours of the effective date, and states that policy changes must be submitted in writing.
- Marcy — an email sent the day after the sale closes ("so glad we got everything squared away yesterday"), before documents are ready. Tells the client policy documents will follow "within the week" once underwriting finishes, and that the intake form will come later, after a follow-up call.

Your Standard Already Exists

It's scattered across old files

Writing it down was the barrier

That barrier is gone



One more.

Four Hundred Rows. One Page.

The data was already there
Nobody had time to read it
Margin, slow movers, reorder list

	A	B	C	D	E	F	G	H
1	Margin by Category — Highest to Lowest							
2	SpringHouse Garden Center Sales export period on file: Mar–May 2026 (see Data Notes tab — actual dates run wider)							
3								
4	Category	Units Sold	Revenue	COGS	Margin \$	Margin %	% of Total Margin \$	
5	Pottery	871	\$124,036	\$46,670	\$77,366	62.4%	12.9%	
6	Perennials	8151	\$121,671	\$50,358	\$71,313	58.6%	11.9%	
7	Shrubs & Trees	2824	\$261,233	\$114,743	\$146,490	56.1%	24.4%	
8	Annuals	13011	\$172,946	\$76,970	\$95,976	55.5%	16.0%	
9	Seasonal	435	\$24,696	\$11,114	\$13,582	55.0%	2.3%	
10	Chemicals	3453	\$130,408	\$66,007	\$64,401	49.4%	10.7%	
11	Bird & Wildlife	1383	\$77,316	\$41,390	\$35,926	46.5%	6.0%	
12	Tools	1620	\$116,209	\$73,022	\$43,187	37.2%	7.2%	
13	Soil & Amendments	15757	\$144,752	\$91,972	\$52,780	36.5%	8.8%	
14	TOTAL / BLEND	47505	\$1,173,268	\$572,245	\$601,022	51.2%	100.0%	
15								
16	Note: Margin \$ = Revenue - COGS on net units sold in this export. Two Tools SKUs show negative net Units_Sold (returns exceeding sales) - included as recorded, flagged in red on the Raw Data tab. See Data Notes tab.							

SpringHouse Garden Center

Reorder Recommendations — Sales Review, Prepared August 4, 2026

Bottom line

Overall you're keeping about 51 cents of every sales dollar after cost of goods — a healthy number for a garden center. Pottery, Perennials, and Shrubs & Trees are your best-margin categories. Soil & Amendments and Tools are your weakest, not because anything is broken, but because bagged goods and hardware are naturally lower-margin than living plants and décor.

There's about \$13,300 in inventory cost sitting in ten slow-selling items (details below). That's not an emergency, but it's cash that could be working harder elsewhere.

Lean into these — keep them stocked

These are your best combination of what sells and what pays:

- Pottery — your highest-margin category (62%) and includes several of your single best earners: Saucer day 10in, Glazed Pot 16in cobalt, and Strawberry Pot 16in each cleared over \$6,700 in margin this period. Keep these fully stocked.
- Perennials and Shrubs & Trees — strong margins (56–59%) plus real volume. Red Twig Dogwood, Crape Myrtle 'Natchez', and Loropetalum 'Purple Pixie' are all top sellers worth reordering ahead of the fall planting push.
- Annuals — your biggest volume driver by far (13,000+ units sold) at a solid 55% margin. This is the category that brings people in the door; don't let it run thin during peak season.
- Nyjer Seed 10lb and Bone Meal 4lb are quiet standouts — high margin dollars relative to their price point. Good candidates for an end-cap or reorder bump.

Slow down on these — ten items tying up cash

These ten SKUs have barely sold relative to how much is sitting on the shelf or in the back. Together they represent about \$13,320 you paid for stock that isn't turning:

Item	Sold / On Hand	\$ We Paid, Sitting	How Long
Bird Bath heater — value pack	0 / 26	\$690.30	13+ months, never sold — off-season
Bird Bath heater	0 / 26	\$395.72	13+ months, never sold — off-season
Pansy flat 18ct (fall)	6 / 271	\$2,333.31	~3 months on hand — off-season, but this is a lot of stock
Amaryllis Kit — premium	2 / 44	\$1,617.00	112 days since last sale
Fiberglass Planter 24in	1 / 22	\$1,339.14	141 days since last sale
Amaryllis Kit	2 / 44	\$419.76	189 days since last sale
Pansy flat 18ct (fall) — 6pk	6 / 124	\$1,016.80	~9 months on hand — off-season, but this is a lot of stock
Magnolia 'Little Gem' 15gal	2 / 41	\$2,625.64	97 days since last sale
Magnolia 'Little Gem' 15gal — B&B	2 / 41	\$1,085.27	216 days since last sale
Concrete Planter 18in — sand	1 / 19	\$1,797.02	145 days since last sale

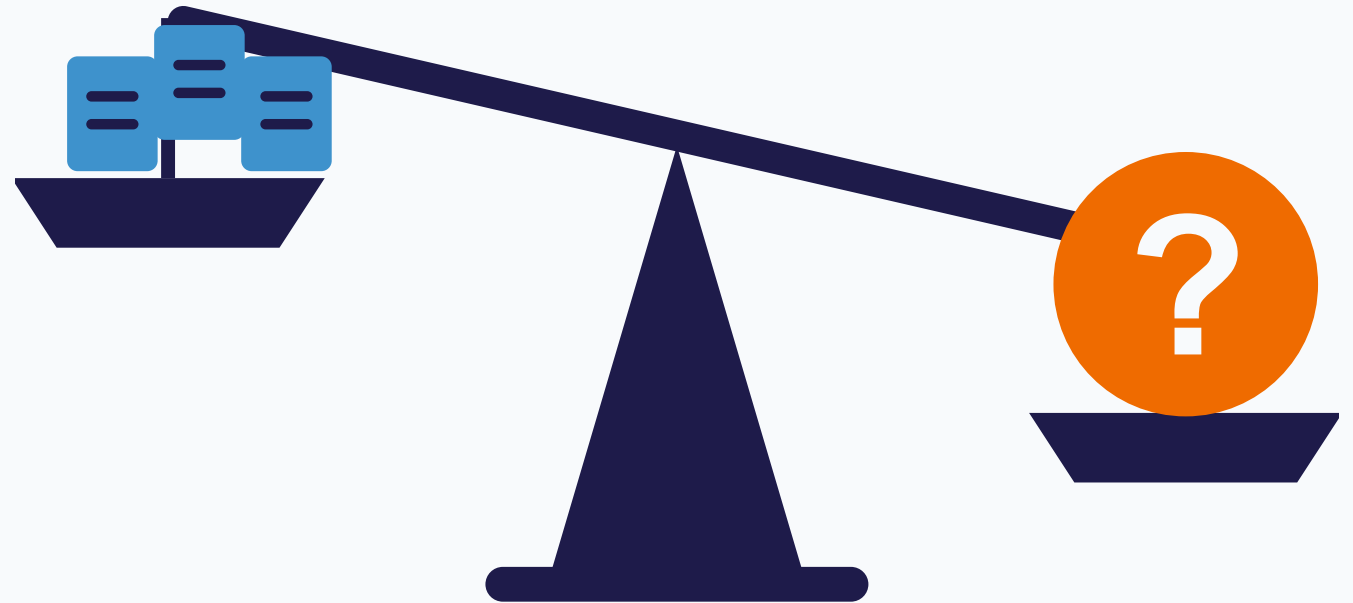
- Hold off reordering the fall pansies and bird bath heaters — they're simply out of season and should move once fall/winter arrives. Just don't buy more until they do.
- The two Magnolia 'Little Gem' SKUs and the large planters (Fiberglass 24in, Concrete 18in) are the ones worth real attention — full-priced, slow, and tying up real dollars. Consider a markdown, an end-of-summer promotion, or moving them to a more visible spot before ordering anything similar.

What Would That Have Cost You?

Bookkeeper hours?

A weekend?

Or it never gets done



Now: Which Folders?

You just watched it read files

Which files should it read?

Nobody on your team knows



Wouldn't post it publicly?

Don't paste it in blind.

Four Categories, One Page



Client information



Financials



Employee records



Anything under contract or NDA

This Week: Write the Policy

One page

Twenty minutes

Before anyone opens another tool





10:10

Five minutes

Back at 10:10

The bottom right corner of the image features several parallel, diagonal lines in a bright cyan color, extending from the bottom edge towards the top right.

Hour Two

The work across your apps

ChatGPT Work

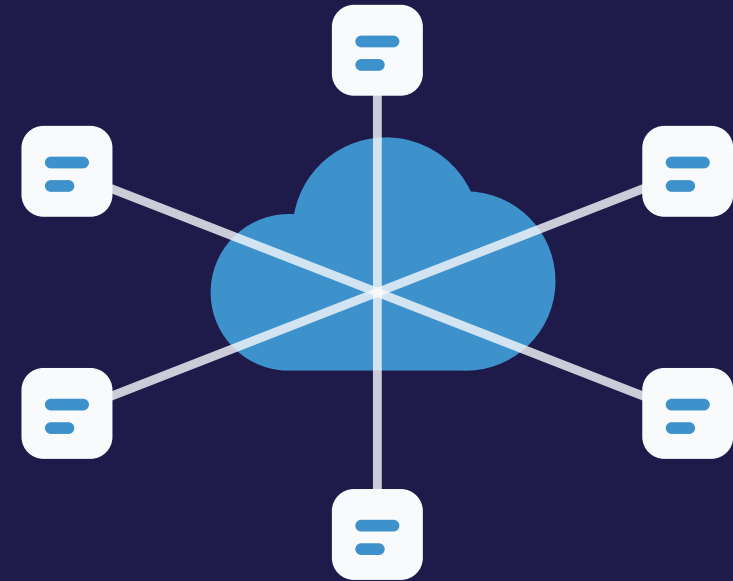


Two Agents. Similar workflows.

Claude Cowork



ChatGPT Work

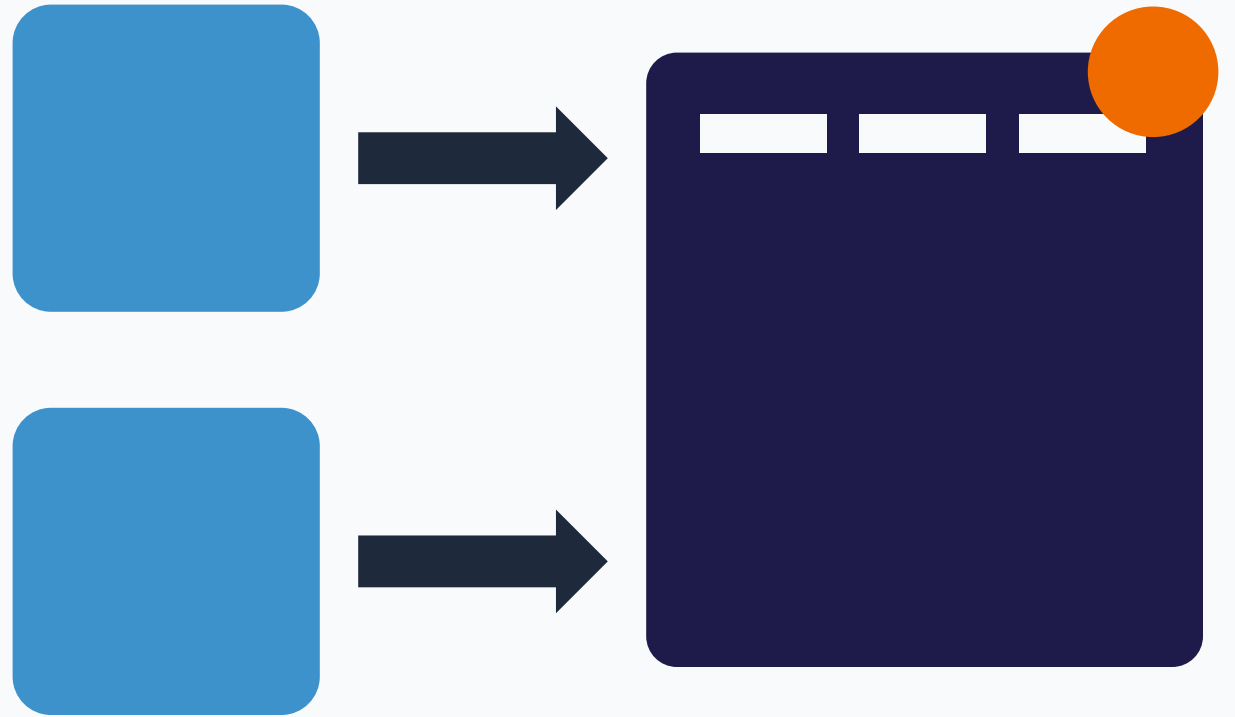


Work with your files
Project based

The Application

Unified desktop app

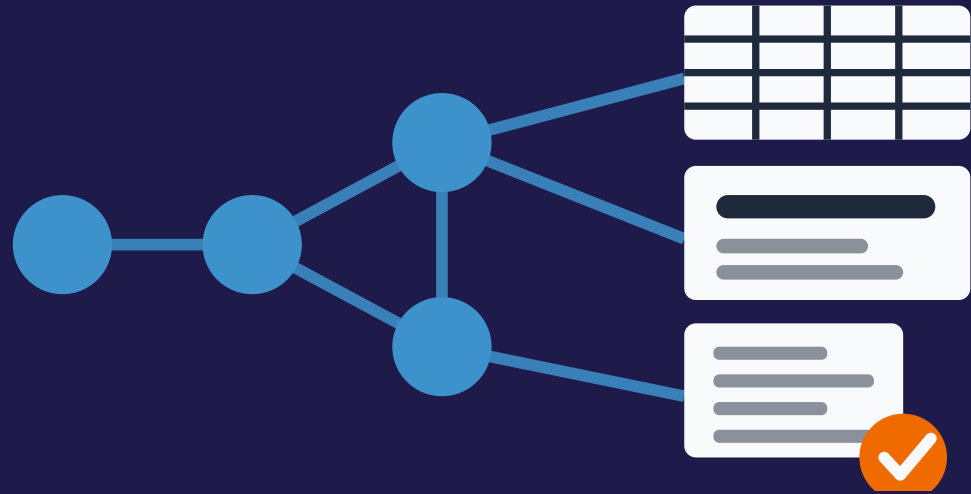
Chat, Work, and Codex



Chat Answers. Work Delivers.



Chat: ask, get a reply



Work: set a goal

It plans the steps

Finished sheets, decks, reports

It's on the Free Plan

Chat, Work, Codex on every plan

Including free

Your team may already have it

Give it a goal.

A Goal In. A Deck Out.

One sentence of instruction

Comps pulled, data checked

Finished deck, brokerage format

BLUE RIDGE REALTY PARTNERS

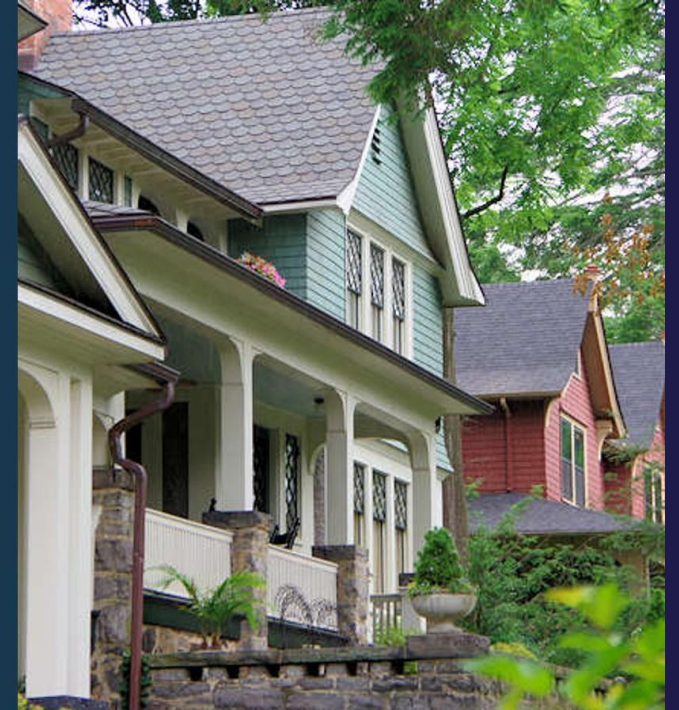
Montford Neighborhood Market Report

Listing presentation | Data pulled August 4, 2026

TO FINALIZE

Agent name, license, direct phone and office address were not provided or publicly verified.

Prepared for a Montford listing conversation



Now make it repeat.

Every Monday. 9 AM.

Renewals pulled, contacts checked

Spreadsheet and drafts waiting

Two hours a week, gone



Build Montford

Build Montford market report deck

Build a neighborhood market report for a listing presentation in the Montford neighborhood of Asheville NC.

Pull recent comparable sales and current neighborhood data from public sources. Include price trends over the last 12 months, days on market, and what is currently active.

Format it as a presentation deck matching the structure in the brokerage format reference in this project.

Cite your sources for every figure. Flag anything you could not verify.

Details

Runs in

Existing chat

Chat

Build Montford market report deck

Frequency

Repeat

Weekly

On

Monday

At

9:00 AM

Notifications

Important updates

Cancel

Create scheduled task

The process runs itself.

Your Team Has It. You Can't See It.

Free accounts leave no trace

Who's using it?

What are they pasting in?

Whose output is any good?



What the Business Plan Adds

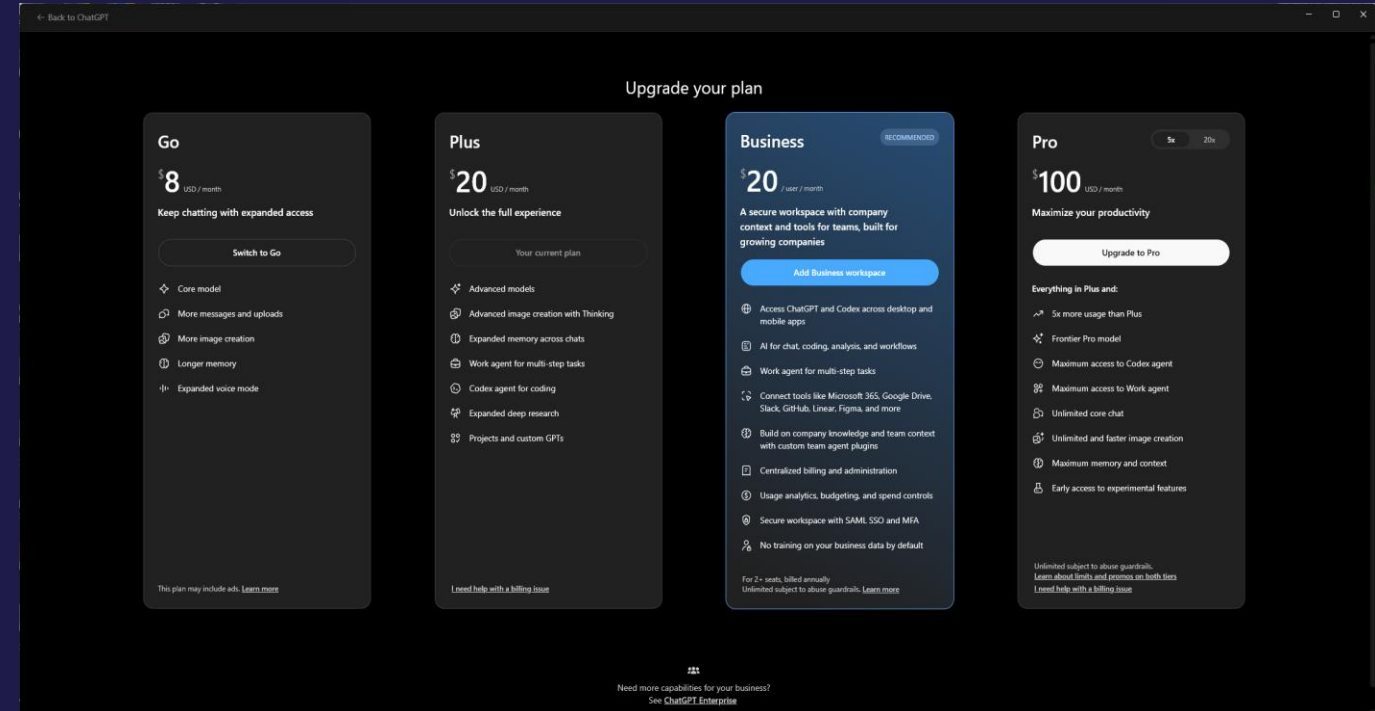
2 or more users

Shared workspace and projects

Company Knowledge

Admin console, usage analytics

No training on your data



Five Steps to Roll It Out

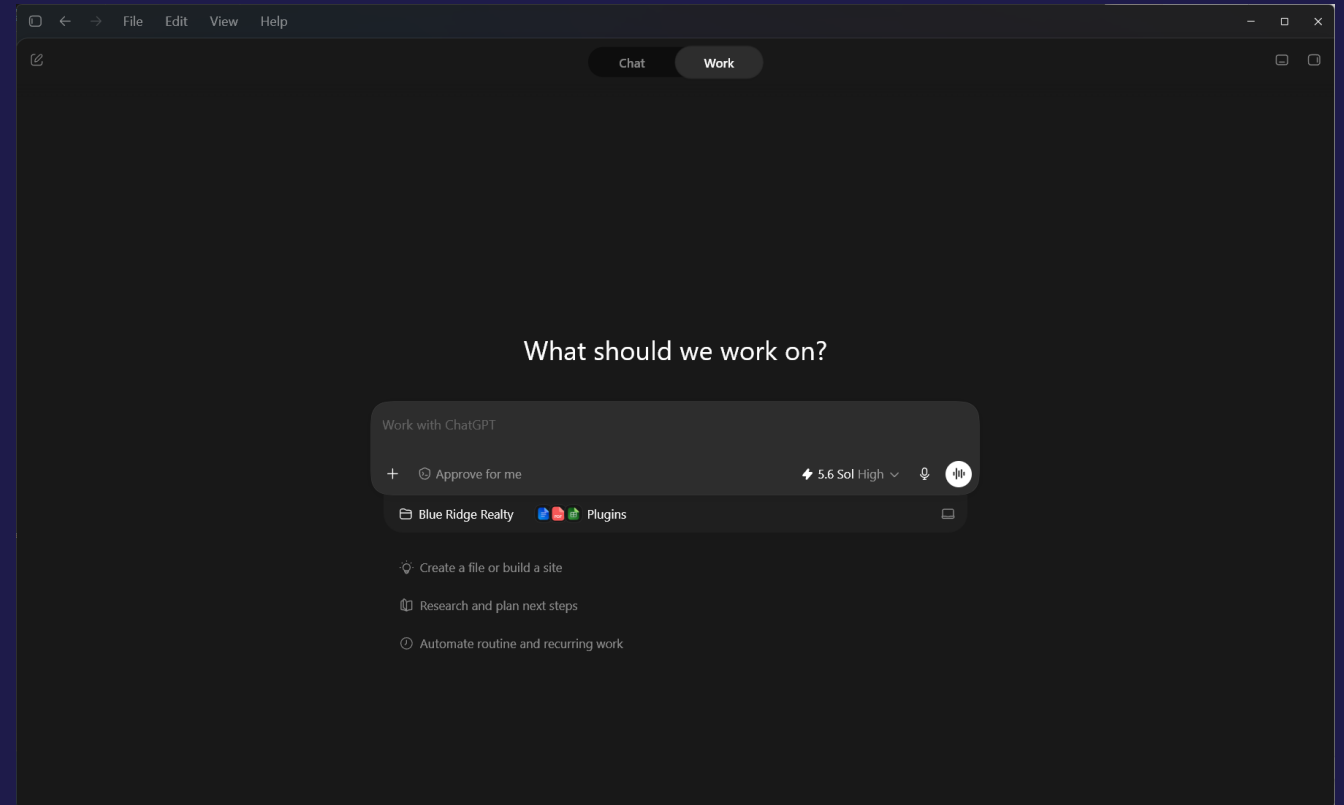
- ① Pick the loudest complaint
- ② Name one trusted owner
- ③ Build the first one together
- ④ Wait thirty days to measure
- ⑤ Read silence as confusion

This Week: Find the Toggle

Open the desktop app

Find Chat and Work

Run one job



An orange circle with a white border, containing the time 11:05.

11:05

Five minutes

Back at 11:05

A series of parallel blue diagonal stripes running from the bottom left towards the top right, filling the lower right portion of the image.

Hour Three

The documents nobody reads

Gemini and NotebookLM

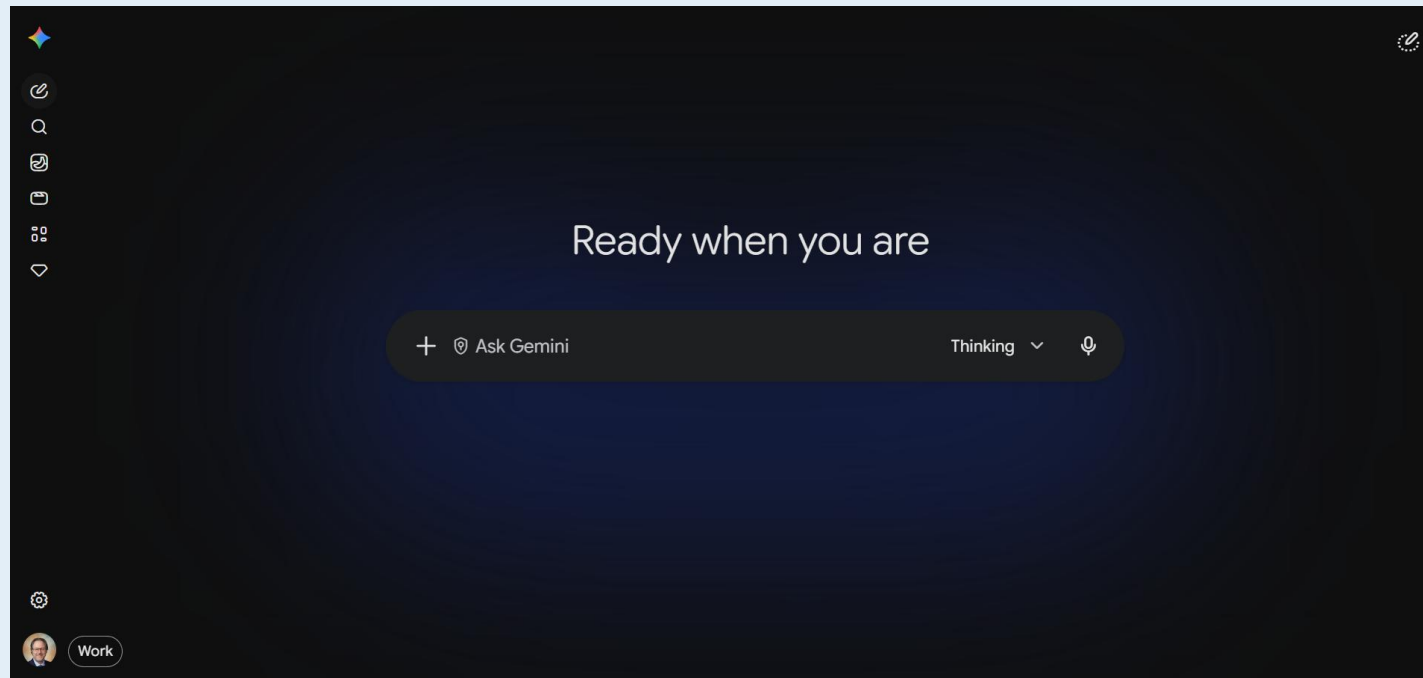


You May Already Be Paying

Gemini is free for personal use

Google AI Plus adds capabilities / no training

Gemini is part of Workspace

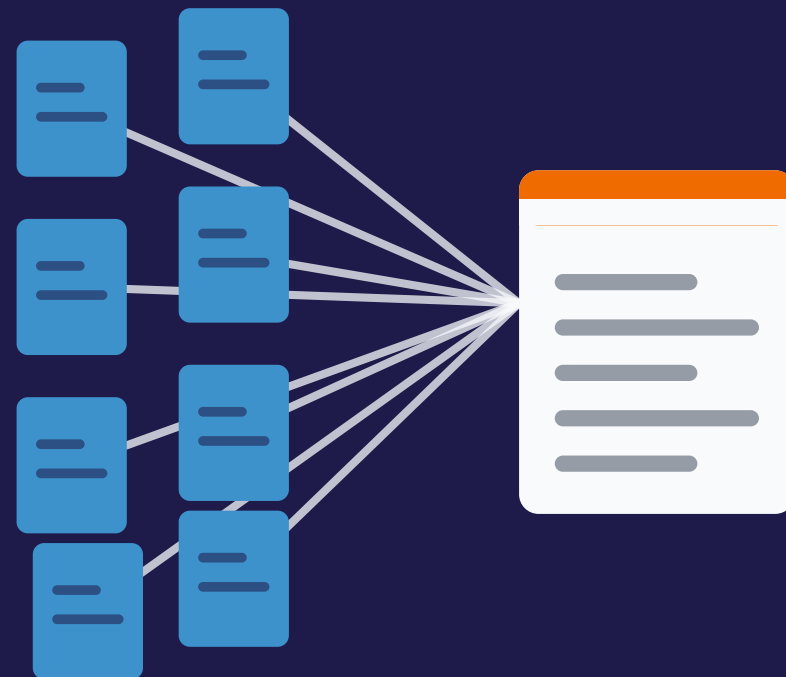


Inside the Doc. Across the Pile.



Gemini works in one document

One helps you write



NotebookLM works across many

One gives you something new

Already in the window.

Pull Data from Email.

Prices pulled from the thread

Cost sheet updated in place

Reply drafted where you read it

Below are all price changes from the thread that include definitive pricing details: [DOCX](#)

Vendor	Product	Old Price	New Price	Effective Date
Sylvan Ridge Growers	Coneflower 'Magnus' 1gal DOCX	\$4.10 DOCX	\$4.55 DOCX	3/15/2026 DOCX
Sylvan Ridge Growers	Black-Eyed Susan 1gal DOCX	\$3.85 DOCX	\$4.20 DOCX	3/15/2026 DOCX
Sylvan Ridge Growers	Petunia Wave flat 18ct DOCX	\$5.28 DOCX	\$6.15 DOCX	3/15/2026 DOCX
Sylvan Ridge Growers	Marigold flat 18ct DOCX	\$7.30 DOCX	\$7.55 DOCX	3/15/2026 DOCX
Piedmont Bulk Materials	Pine Bark Mulch 3cf DOCX	\$3.15 DOCX	\$3.72 DOCX	Orders placed after April 1, 2026 DOCX
Piedmont Bulk Materials	10-10-10 Fertilizer DOCX	\$17.80 DOCX	\$19.40 DOCX	Unspecified (<i>flagged as an active increase on upcoming invoices</i>) DOCX

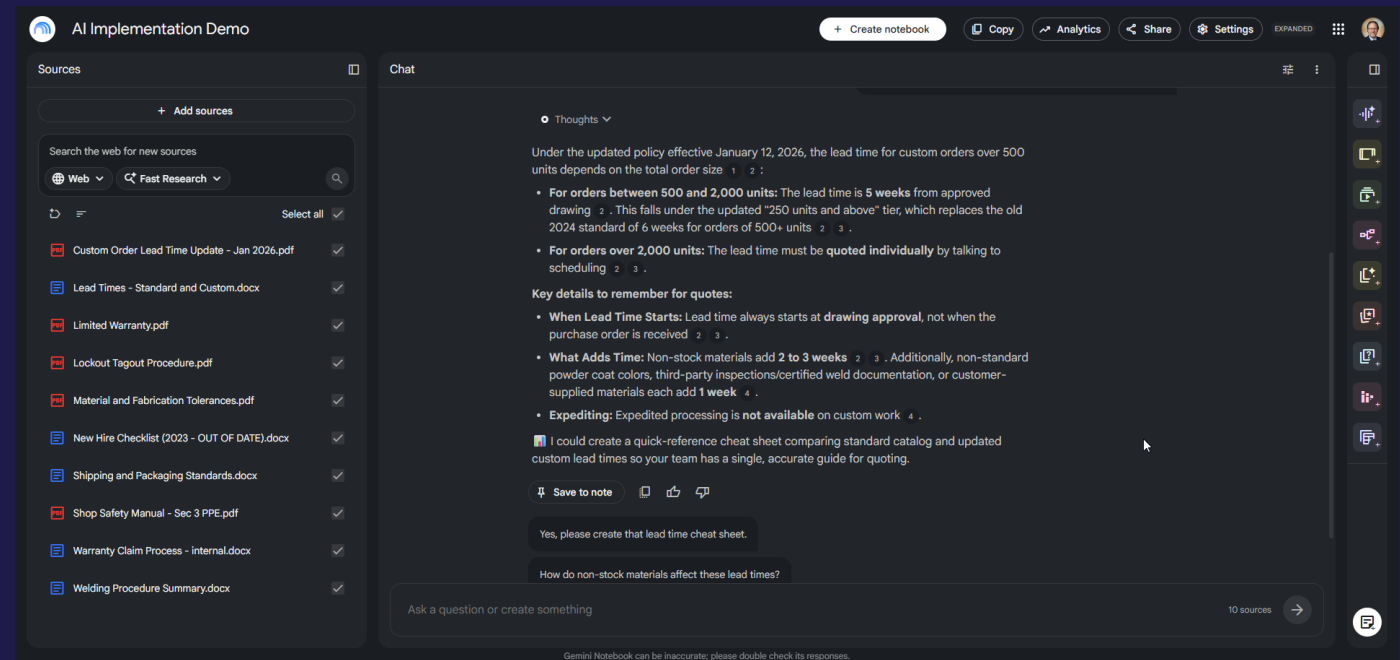
**Twelve documents. One
question.**

Every Answer, Sourced.

Answer came from your documents

Click the citation, see the page

It won't invent what's missing



Four Numbers. One Workflow.



Hours returned



Line items eliminated



Work that didn't happen before



What the tools cost you

The Measurement Trap

Measuring everything measures nothing



One workflow

Thirty days

Four numbers



Three Questions

On your computer?

Cowork

Across your apps?

Work

Buried in documents?

NotebookLM

All three? Loudest complaint first.

Monday Morning



Write the one-page policy



Find the Work toggle



Check your Workspace bill

appliedmomentum.us/resources

Q&A



Steven Schain



Do Real Work, Learn Real Skills

appliedmomentum.us

