ACROSS THE TABLE

BUSINESS CONSULTING

INDUSTRY STACK 02 · CONTRACTOR / HOME SERVICES

The Contractor and Home Services Stack

The eight systems behind lead, estimate, job, payment and review — and the order to put them in.

Knowledge Article I02

AI Stack Series · acrossthetable.biz

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WHO THIS IS FOR

You run a trade or home-services business: plumbing, electrical, roofing, HVAC, cleaning, landscaping, handyman work, pest control. You have crews in trucks, a phone that rings while you are under a sink, and a stack of paper in the cab.

This guide is for the owner whose business runs on memory and text messages and who knows that will not hold at the next size up. It is not about going paperless for its own sake. It is about not losing money between the estimate and the invoice.

If you have one truck, read it anyway. The habits are easier to build before you have five.

START WITH THE WORK, NOT WITH THE APPS

These are not twenty lists of AI apps. Each stack starts with the jobs a particular business performs, then matches AI and conventional software to those jobs. Treat it as a menu to evaluate, not a shopping list.

For this kind of business the work runs in one line, start to finish:

> **THE PATH THE WORK TAKES**
> Lead → Estimate → Job → Payment → Review

Broken into the steps a customer actually moves through:

- Lead
- CRM
- Estimate
- Schedule
- Technician
- Photos
- Invoice
- Payment
- Review

Read that line left to right. Somebody calls, you quote, you do the work, you get paid, and they tell someone else about you or they do not. Every dollar you lose, you lose in a gap between two of those steps.

The two most expensive gaps in this industry are the same in nearly every shop. The first is lead to estimate: calls that never got quoted because they got buried. The second is job to payment: work that got done and invoiced late, or never, because the paperwork lived in a truck.

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THE STACK, PIECE BY PIECE

Every tool below is matched to one of those steps. You do not need all of them, and you should not buy all of them at once. Read the “What it is” column first and find the step where your business is losing the most time or money.

Tool	The step it covers	What it is	Price
Jobber	Field-service operations	Quotes, scheduling, dispatch, invoicing and payments for home services.	Per month by users.
CompanyCam	Job-site photos	Time-stamped job-site photos organized by property, shared with the office.	Per user/month.
QuickBooks	Accounting	The small-business accounting standard — books, invoicing, reporting.	Per month by plan.
Stripe / Square	Payments	Online payments, subscriptions and payouts.	Percentage per transaction.
ChatGPT / Claude	Proposals, SOPs, customer messages	OpenAI’s general assistant — writing, analysis, research and, with Agent mode, multi-step work.	Free tier; paid plans per user/month.
Canva	Marketing	Design everything else — decks, social posts, flyers, simple video — with AI help built in.	Free tier; Pro per user/month.
HubSpot	Leads and CRM	Customer records, marketing, sales and service in one platform.	Free CRM; paid hubs per month.
Zapier / Make	Automation	Connects thousands of apps and AI models with no code.	Free tier; paid by task volume. / Free tier; paid by operations.

Where two names share a row with a slash between them, they do the same job and you pick one, not both. The description shows the first of the two.

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A one-truck operation can run the first four rows and nothing else. The CRM and automation rows start earning their keep around the point where you cannot personally remember every open job.

What to watch out for in each one

None of these are reasons not to buy. They are the things owners tell us they wish they had known first.

- Jobber — Per-user pricing limits big crews on low tiers.
- CompanyCam — Crews have to take the photos.
- QuickBooks — Only as clean as your categorization habits.
- Stripe — Per-transaction fees. Watch disputes.
- Square — Per-transaction fees. Watch chargebacks.
- ChatGPT — It sounds confident when it’s wrong. Check anything that touches money, law or a customer.
- Claude — Same rule as any assistant: verify facts and never paste data you wouldn’t email.
- Canva — Easy to drift off-brand. Lock a brand kit.
- HubSpot — Costs step up sharply by tier and contact count.
- Zapier — Task-based pricing climbs fast once it works.
- Make — The canvas gets messy without naming discipline.

WHERE AI ACTUALLY FITS IN THIS BUSINESS

Lead qualification, estimate descriptions, customer follow-up, photo documentation, job summaries, review requests, maintenance reminders.

In plain terms, that means:

- Turning the notes you dictate in the truck into a written proposal the customer can actually read.
- Writing the follow-up message to the three estimates nobody has answered this week, without it sounding like a template.
- Writing the SOP for how your crew does a specific install, so the next hire is not trained by whoever happens to be free.
- Drafting replies to reviews, including the bad ones, in a tone that does not make things worse.
- Reading a manufacturer spec or code section and explaining it in plain terms before you quote the job.

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What AI is not doing here is pricing your work. Your labor rate, your material markup and what your market will bear are judgment calls built on your own numbers. Treat any number a chatbot suggests as a draft you check, not an answer.

WHAT TO SET UP FIRST

Do these in order. Finish one before you start the next. Most owners who try to do all of it in one month end up using none of it.

1. **Get every job into one system** One place that holds the customer, the address, the job, the quote and the invoice. Until that exists, nothing else you add will help, because there is no single place for it to connect to.
2. **Photograph everything, from day one** Before, during and after, on every job, by every tech. This settles disputes, it sells the next job, and in a callback argument it is the difference between your word and proof.
3. **Make invoicing happen on site** The longer the gap between finishing the work and sending the invoice, the longer the gap until you are paid. Taking payment at the truck is the single biggest cash-flow improvement available to most contractors.
4. **Then connect it to accounting** Once jobs and invoices live in one system, link it to the books so you stop entering everything twice.
5. **Last, add lead tracking and automation** A CRM and automated follow-up matter once you have more leads than you can personally hold in your head. Before that, they are overhead.

WHAT IT COSTS TO START

Field-service software is priced per user per month, which means it scales with your crew, not your revenue. Run the arithmetic at the headcount you expect in a year, not today’s.

Payments are a percentage of every transaction. On a trade business with large average tickets, that percentage is real money — but so is being paid in two days instead of forty-five. Compare the processing fee against what your receivables actually cost you, not against zero.

Photo documentation is per user per month and it is the one most owners skip and later wish they had not. It is cheap next to a single disputed callback.

The honest minimum: one field-service system, payments, accounting, and an AI assistant. That covers lead through payment. Everything else can wait for evidence that you need it.

The price column in the table above tells you how each one charges — per user, per location, per contact, or a percentage of every sale — not what you will pay. That is deliberate. The charging model is what decides whether a tool stays affordable as you grow, and it is the part that does not change every quarter. Get the current dollar figure from the vendor’s own pricing page before you budget.

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THE RULES UNDERNEATH ALL OF IT

Legal · Privacy · Data protection · Security · Compliance · Records · Audit · Risk · Human oversight — underneath every one of the twenty stacks, not an afterthought.

Licensing, insurance certificates and permits are records you must be able to produce. Keep them somewhere that is not one person's phone.

Photos of a customer's home are customer data. Have a rule about who can see them and what happens when a tech leaves, and put it in writing before you need it.

If you record calls for training or quality, know your state's consent rule first. Some states require that everyone on the call agrees, not just you.

Estimates and signed change orders are the documents that decide a dispute. A system that timestamps them is worth more than one that merely stores them.

MISTAKES THAT COST THE MOST

- Running the business out of a text-message thread, then losing the thread when a phone breaks.
- Quoting from memory instead of from your own job history, and slowly underpricing the work you do most often.
- Letting invoices wait for the office. Every day between finishing and invoicing is a day of your money in someone else's account.
- Buying crew-wide software and only the owner ever logging in. If the techs do not use it in the field, you have bought a very expensive filing cabinet.
- Ignoring reviews until a bad one arrives. The time to build a review habit is while customers are happy.

THE CEO DECISION

- How many estimates did you send last month, and how many did you follow up on exactly once?
- What is the average number of days between finishing a job and getting paid? Do you know, or are you guessing?
- If your best tech quit on Friday, could someone else do their jobs from what is written down?
- Are you paying per user for software that only you log into?
- When a customer disputes what was agreed, what do you have — a memory, or a record?

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YOUR QUICK REVIEW

- ☐ Every open job is visible in one place, not in my head.
- ☐ Every tech photographs before and after, on every job.
- ☐ Invoices go out the same day the work is finished.
- ☐ My jobs and invoices flow into accounting without double entry.
- ☐ I ask for a review on every completed job, the same way every time.

ADDITIONAL RESOURCES

Tool	Where to find it	What it is for
Jobber	getjobber.com	Contractors, cleaners and landscapers running crews.
CompanyCam	companycam.com	Proving what you found and what you fixed.
QuickBooks	quickbooks.intuit.com	Clean books your accountant already knows how to read.
Stripe / Square	stripe.com / squareup.com	Getting paid online without a merchant-account project.
ChatGPT / Claude	chatgpt.com / claude.ai	Your default thinking partner when you want one tool that does most jobs well.
Canva	www.canva.com	Small teams with no designer who still need consistent-looking work.
HubSpot	www.hubspot.com	Small businesses that want one system of record.
Zapier / Make	zapier.com / www.make.com	Your first automations, and the widest app coverage.
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to start with before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

Go deeper on the pieces

Each of these is a full guide comparing the three tools that do that job:

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- Ask and reason — acrossthetable.biz/knowledge-articles/ask-and-reason/ (covers ChatGPT, Claude)
- Connect the tools — acrossthetable.biz/knowledge-articles/connect-the-tools/ (covers Zapier, Make)
- Make the deck — acrossthetable.biz/knowledge-articles/make-the-deck/ (covers Canva)
- Fill the pipeline — acrossthetable.biz/knowledge-articles/fill-the-pipeline/ (covers HubSpot)
- Manage the money — acrossthetable.biz/knowledge-articles/manage-the-money/ (covers QuickBooks)

CONTINUE LEARNING

The next step is fifteen minutes with the Across the Table AI Assessment, which starts from what your business does rather than from a list of apps.

For the detail on any single piece, the guides above compare the three leading tools for that job in the same plain language.

READ AND CONNECT WITH ACROSS THE TABLE

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