NUVAI

PAPER · OPEN ACCESS

One working layer.

A practical paper on AI in a small or mid-sized business: from scattered tools to one workspace that works directly with your CRM.

NUVAI · October 2026 · figures checked on 24 October 2026

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How to read this paper

Every figure in this paper carries a source and a label. That way you can see straight away whether something was measured, or whether it is our own judgement or a worked example. The sources are listed in Appendix D, with the date we consulted them.

The paper follows the order in which the work is usually done. First see what is already running, then choose one workspace and connect it to your CRM. After that we work out the costs and pick the first processes. Each chapter also stands on its own.

FACT

Measured or officially published, with source and date.

NUVAI MODEL

A way of looking at things that we use ourselves.

NUVAI'S OWN

Our judgement based on our work, not a statistic.

WORKED EXAMPLE

Calculated with the formulas in Appendix A. Not a quote.

USD prices are official. Euro amounts are indicative, at 1 EUR = 1.1193 USD (ECB, 23 October 2026).

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0 · SUMMARY

Summary.

Most companies with ten to two hundred staff already use AI. They just don't use it in one place. There are a handful of separate subscriptions, some free accounts, and a few people who have each worked out their own way of doing things. Nobody knows exactly where customer data ends up.

This paper is about moving from those scattered tools to one working layer: a single AI workspace per employee, on Claude or Grok, connected through MCP straight to your CRM and your other systems. With fixed permissions, with a person who approves anything the AI wants to change, and with a cost you can work out in advance.

20.0%
of EU businesses with 10+ staff used AI in 2025, up from 13.5% a year earlier
Eurostat, isoc_eb_ai, 2025

78%
of AI users bring their own tools to work
Microsoft WTI 2024, n = 31,000

$20
a month for a business seat on Claude Team or ChatGPT Business, billed annually
claude.com, openai.com, 24 Oct 2026

6
of the seven systems we checked have an official MCP server
Vendor documentation, 24 Oct 2026

2 Aug
2026: supervision of AI literacy begins in the EU (Art. 4 AI Act)
European Commission, AI literacy Q&A

FACT Source: Eurostat, isoc_eb_ai, indicator E_AI_TANY, % of enterprises with 10+ employees · S1 S2 S3 S8 S11–S18 S19

What we found

1. In 2025, 20.0% of EU businesses with ten or more employees used at least one AI technology. Belgium stood at 34.5%, the Netherlands at 33.2% and France at 18.2% (Eurostat). The UK is not covered by this dataset.
2. 78% of people who use AI at work bring their own tools. At small and medium-sized businesses the figure is 80% (Microsoft Work Trend Index 2024).
3. A business AI seat costs $20 a month on annual billing with Claude Team and ChatGPT Business. Grok Business costs $30. Microsoft 365 Copilot Business costs $21 on top of a Microsoft 365 licence.
4. The main CRMs now have an official MCP server: HubSpot, Salesforce, Pipedrive, Zoho CRM and Microsoft Dataverse. Teamleader has one for Orbit.
5. If you operate in the EU, you have had to support your staff's AI literacy since 2 February 2025. Supervision and enforcement rules have applied since 2 August 2026.

WHO THIS PAPER IS FOR

For managing directors and team leads in companies with ten to two hundred staff, who can see AI is already in use and want to bring some order to it. No technical background is needed. Where a step does call for technical knowledge, we say so.

0 · SUMMARY

What you can do this month.

TIME, ESTIMATE

1. List every AI tool in use across the business, free ones included. ≈ 1 hour

Ask each team which AI tools it uses, including browser extensions, note-taking apps and whatever is on their phones. A shared spreadsheet with tool, user, purpose and cost is enough. Allow a week and about an hour of work.

2. Choose one workspace and one plan, and cancel the rest. ≈ 2 hours

Check above all whether there is a connector for your CRM and whether the plan keeps your data out of training. With one plan, cost and permissions sit on one invoice and in one admin screen.

3. Connect your CRM with read-only access first. ≈ 30 min

Read access shows quickly what the AI can do with your own data, without anything changing. Add write access later, per process and always with approval.

4. Pick two or three processes from the catalogue in chapter 6. ≈ 1 hour

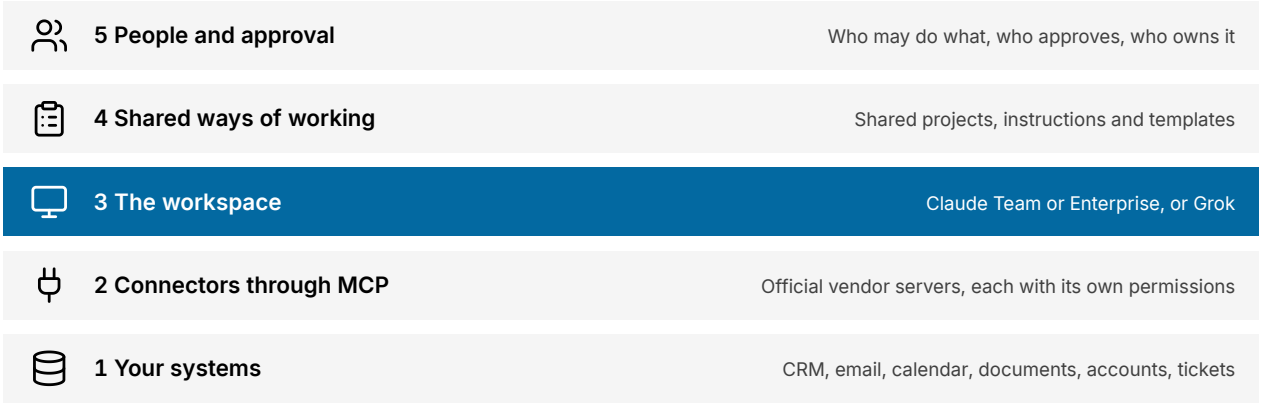
Start with processes that only read, such as preparing a client meeting or the weekly pipeline check. They save time straight away and the risk is small. The catalogue is in Chapter 6.

5. Write a one-page AI policy and keep a record of who has had which training. ≈ 2 hours

The template in Chapter 8 is a starting point. For Article 4 of the AI Act, an internal record of who had which training is enough. No certificate is needed.

NUVAI'S OWN Times are NUVAI's own judgement, not a statistic

One working layer in five levels



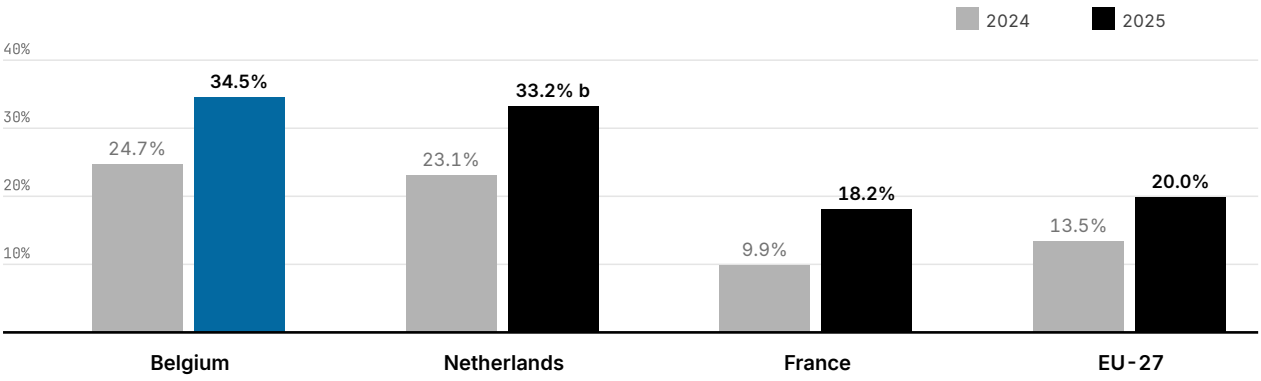
1 · AI IS ALREADY RUNNING IN YOUR BUSINESS

AI is already running in your business.

What the figures say

Every year Eurostat measures how many businesses with at least ten employees use an AI technology. Between 2024 and 2025 the EU figure rose from 13.5% to 20.0%. Belgium is among the leaders, up from 24.7% to 34.5%. The Netherlands went from 23.1% to 33.2% and France from 9.9% to 18.2%. Eurostat flags a break in the Dutch time series in 2025, so compare those two years with some care.

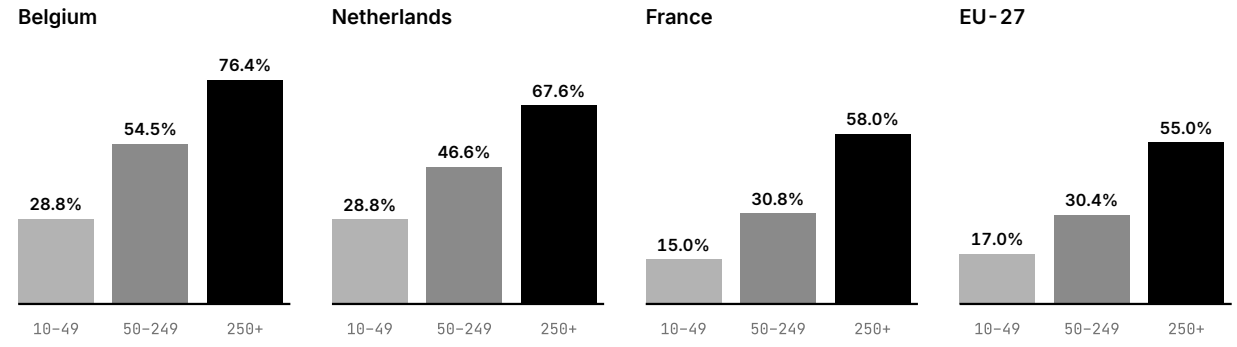
Figure 1 · Across the EU, from 13.5% to 20.0% in one year



FACT Source: Eurostat, isoc_eb_ai, indicator E_AI_TANY, % of enterprises with 10+ employees · NL 2025: break in series (b) · S1

Company size matters a great deal. Across the EU in 2025, 17.0% of businesses with 10 to 49 employees used AI, against 30.4% of those with 50 to 249 and 55.0% of large firms. In Belgium the figures were 28.8%, 54.5% and 76.4%.

Figure 2 · The smaller the business, the less official AI use

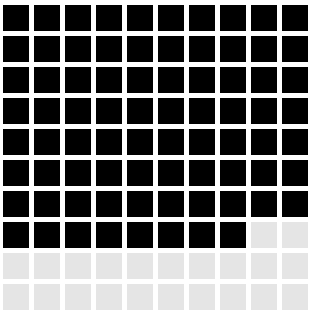


FACT Source: Eurostat, isoc_eb_ai, E_AI_TANY, 2025, by size class · S1

These figures count businesses that use AI officially. They say little about what staff do on their own initiative.

1 · WHAT THE FIGURES DON'T SHOW

Most AI at work is brought from home.



78%
of AI users bring their own tools

80%
at small and medium-sized businesses

Of every 100 people who use AI at work, 78 bring their own tool.

FACT Source: Microsoft and LinkedIn, 2024 Work Trend Index, 31,000 respondents in 31 countries, May 2024 · S2

What the figures don't show

For its 2024 Work Trend Index, Microsoft asked 31,000 people in 31 countries how they use AI. 78% of AI users brought their own tools to work. At small and medium-sized businesses it was 80%. The research dates from May 2024, but little of what we see in practice suggests the share has fallen since.

That is understandable. People want to work faster and reach for the tools they know. The problem is not the use itself but three of its consequences:

Data

Quotes, client names and figures go into accounts the business cannot see. With a free or personal account you often don't know whether that data is used to train models.

Know-how

Each person builds their own prompts and routines. When they leave, that know-how leaves with them.

Money

Separate subscriptions are paid through expense claims. Nobody sees the total.

Where a provider processes your data matters too. A tool running outside the EU or UK without clear terms can be a legal risk for your business, however well it works.

1 · SELF-TEST

Self-test: how big is the shadow?

Answer these ten questions with yes or no. Count your yeses.

☐	1	Do staff use AI tools the business did not choose?	yes / no
☐	2	Are AI subscriptions paid through expense claims or personal cards?	yes / no
☐	3	Does anyone use a free account for work involving client data?	yes / no
☐	4	Are you unsure which tools record or summarise meetings?	yes / no
☐	5	Do people paste CRM data or quotes into a chat window?	yes / no
☐	6	Is there no written AI policy?	yes / no
☐	7	Has nobody kept a record of who has had which AI training?	yes / no
☐	8	Do two teams use different AI tools for the same kind of work?	yes / no
☐	9	Would you lose someone's prompts and routines if they left?	yes / no
☐	10	Is nobody able to say how much the business spends on AI each month?	yes / no

Your score



0 to 2
little shadow AI

3 to 5
work to do, but manageable

6 or more
start with the inventory

NUVAI'S OWN Thresholds are NUVAI's own judgement, not a statistic

Zero to two yeses: you have little shadow AI. Three to five: there is work to do, but it is manageable. Six or more: start with the inventory in chapter 8 before you buy anything new. These thresholds are our own judgement, not a statistic.

TIP

Ask two or three colleagues to answer the test separately. Differences in their answers often tell you more than the score itself.

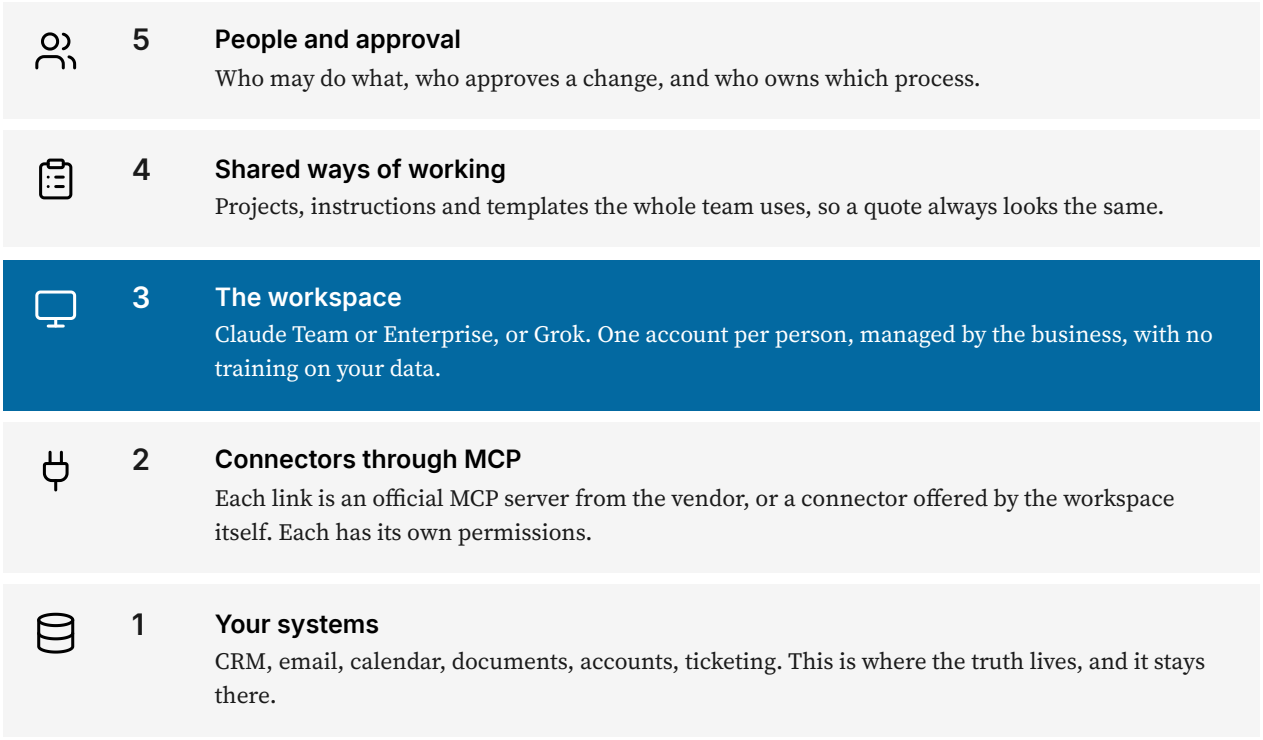
2 · THE ARCHITECTURE

What "one working layer" means.

One working layer is not a new system. It is one AI workspace that sits between your people and the software you already have. Your CRM stays your CRM. Your accounts package stays your accounts package. The layer lets the AI read that data, and change it under agreed conditions, without anyone copying and pasting.

We describe the layer in five levels, from the bottom up.

Figure 3 · One working layer in five levels



NUVAI MODEL NUVAI model

What one working layer is not

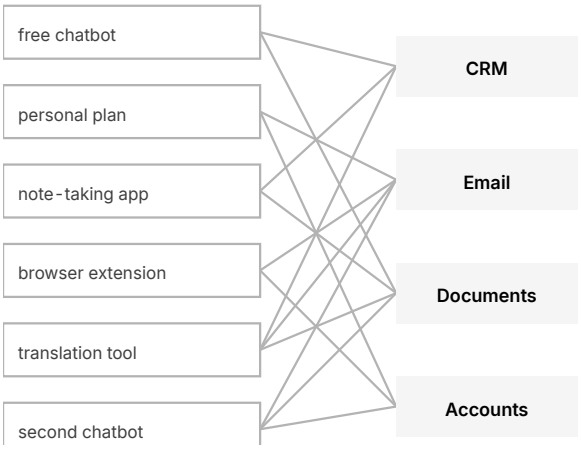
One working layer does not replace your CRM, your accounts package or your email. There is no new system your data has to move to. You can start small with one process that only reads, and extend once it works and the team trusts it.

2 · BEFORE AND AFTER

From tangled lines to one layer.

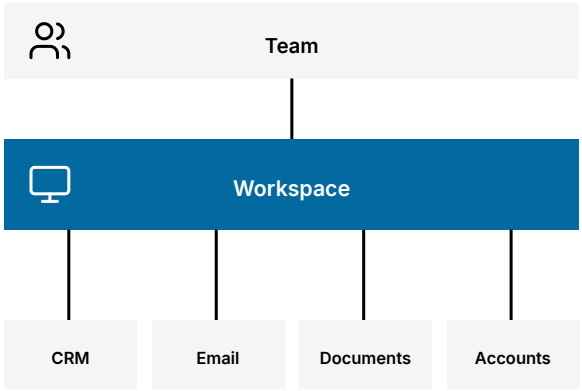
Figure 4 · From tangled lines to one layer

Today



Everyone copies data by hand. No view of data or cost.

With one layer



The AI reads with the user's rights. Changes only after approval.

NUVAI MODEL NUVAI model

The difference from scattered tools lies mostly in the bottom two levels and the top one. With scattered tools, each person copies data out of the CRM by hand. With one layer, the AI reads straight from the CRM, with the permissions of whoever asked, and changes nothing until someone clicks "approve".

Claude or Grok?

Both work. Claude Team and Enterprise have a broad connector system, shared projects and admin controls for connectors. Grok Business offers connectors (Salesforce and HubSpot among them), the option to bring your own MCP server, role-based access and no training on your data. Choose on the basis of what your team already uses, which connectors you need and what your administrator finds easiest to run. Chapter 5 compares prices, including ChatGPT Business and Microsoft 365 Copilot.

You choose one workspace. Your systems stay where they are.

Grok is a trademark of SpaceXAI LLC.

3 · MCP IN PLAIN ENGLISH

MCP in plain English.

MCP stands for Model Context Protocol. It is an open standard for how an AI assistant talks to other software. Think of it as a plug socket: if your CRM has an MCP server and your AI workspace supports MCP, they fit together.

What happens when you ask a question

1 Question

You ask something like: "Which deals over £10,000 haven't been updated for two weeks?"

2 Pick a tool

The assistant sees there is a CRM connection and picks the right tool, for example "search deals".

3 Your login

The connection uses your own login through OAuth, so the AI only sees what you are allowed to see in the CRM.

4 MCP server

The CRM's MCP server runs the search and returns the result.

5 Answer

The assistant answers and points to the records it used.

6 Approval

If it wants to change something, such as a stage or a note, it asks first. You approve or decline.

FACT Source: Model Context Protocol, Security Best Practices · S10

Two points matter here. The AI never gets more rights than the user. And the MCP specification forbids a server from passing on a token meant for another service ("token passthrough"). That limits the damage if one connection is compromised.

The MCP specification forbids token passthrough: a server may not pass on a token meant for another service.

What makes MCP different from a classic integration

A classic integration connects two systems for one fixed task, such as a form that creates a contact. Each new task needs a new integration. With MCP, the system offers a set of tools, such as search, read or create a note, and the AI chooses which tool fits the question. That makes it flexible. It also means permissions have to be right, because the AI can use anything the server offers and the user is allowed to do.

For most SMEs, the vendor's official server is the safest choice. Third-party servers can work, but you know less about who maintains them and what they do with your data.

3 · OFFICIAL MCP SERVERS

Most of the big CRMs now have one.

Which systems have an official MCP server?

System	Official	How you connect	Who switches it on	
HubSpot	✓ yes	Remote, OAuth with PKCE	Super Admin approves	S11 S12
Salesforce	✓ yes	Headless 360 server, own OAuth app	Salesforce admin	S13
Pipedrive	✓ yes	OAuth, every plan	User, within own rights	S14
Zoho CRM	✓ yes	Four servers, OAuth	Admin picks servers	S15
Dataverse / Dynamics 365	✓ yes	Remote or local proxy, Entra app	Admin per environment	S16 S17
Teamleader Orbit	✓ yes	Own login per user	'MCP read' and 'MCP write' rights	S18
Teamleader Focus	○ to check	To be checked	To be checked	

FACT Sources: HubSpot, Salesforce, Pipedrive, Zoho, Microsoft Learn, Teamleader, consulted 24 Oct 2026 · S11 to S18

Dynamics 365 Sales has its own MCP server, and Microsoft notes that Claude Desktop is not supported there. If you work on Dataverse, use the Dataverse server.

If your helpdesk or accounts package isn't listed, check your own tool's documentation for an official MCP server. A community server may work, but then maintenance and security rest with someone you don't know.

What to grant, what needs approval, what never

✓ Grant

- Read contacts, companies and deals
- Read notes and activities
- Read pipeline and reports

With approval

- Create notes and tasks
- Change fields and deal stage
- Prepare draft emails
- Associate contacts with companies

⊘ Never

- Delete records
- Export all contacts
- Change users and permissions
- Change workflows and pipelines
- Email clients without a person

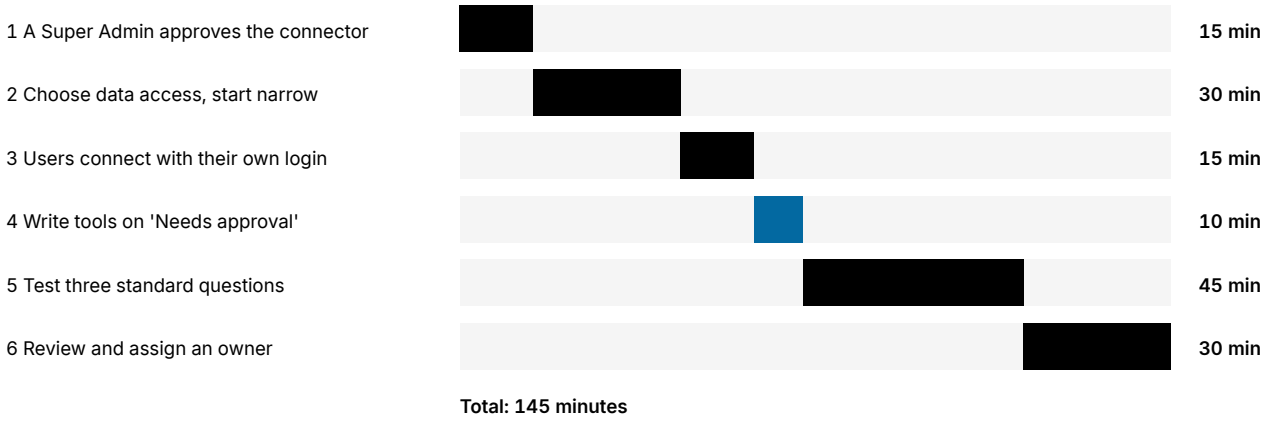
NUVAI'S OWN NUVAI advice, based on the HubSpot connector (S11)

4 · CLAUDE AND HUBSPOT

Example: Claude and HubSpot in an afternoon.

HubSpot makes a good example because its link with Claude is well documented. The steps below take about two and a half hours in total. The timings are our own estimate.

Figure 5 · Connected in an afternoon, in six steps



FACT Source: HubSpot Knowledge Base, connector for Claude · S11 · timings: NUVAI estimate

1. **A Super Admin approves the connector** (15 minutes). In HubSpot, a Super Admin has to allow the Claude connector for the account.
2. **Choose data access** (30 minutes). Decide which objects the AI may read: contacts, companies, deals, notes. Start narrow.
3. **Connect users** (15 minutes). Each person connects through Claude's settings with their own HubSpot login.
4. **Set write tools to "Needs approval"** (10 minutes). Claude then asks for permission before every change.
5. **Test three standard questions** (45 minutes). For example: preparing for a client meeting, a list of stalled deals, and a note after a call.
6. **Review and assign an owner** (30 minutes). What worked, what didn't, and who owns the connection.

LIMITS OF THE HUBSPOT CONNECTOR

Some limits of the HubSpot connector worth knowing: bulk changes are capped at ten records at a time, HubSpot's normal API limits still apply, and pipeline stage validation rules are enforced. Association label validation is not applied automatically.

4 · PITFALLS

Where it goes wrong, and how to prevent it.

Broad rights from day one

Start with read access. Add write access only once a process has run well for a few weeks.

Shared accounts

Have each person connect with their own login. Otherwise you can't tell who did what.

Writing without approval

Keep write tools on "Needs approval", even when it gets tedious.

No owner

Every connection has one person who decides and follows up.

Forgotten limits

Ten records per bulk change is a safety limit. Plan large clean-ups separately.

Messy data

The AI won't tidy your CRM. A duplicate contact stays a duplicate. Clean the key fields first.

NUVAI'S OWN NUVAI advice

Do	Don't
Start with one team and two or three processes.	Open up every permission to move faster.
Have every user connect with their own login.	Use one shared account for the whole team.
Put write tools behind approval and keep them there.	Run large clean-ups through the AI.
Review after two weeks what each process delivered.	Put a process live without an owner.

NUVAI'S OWN NUVAI advice

Three test questions for step 5

Pick questions you already know the answer to. That way you can see straight away whether the AI reads the right records.

1. Which deals in the negotiation stage have had no activity for two weeks?
2. What happened with [client] over the last month, according to the notes and emails in the CRM?
3. Which contacts at [company] have no owner?

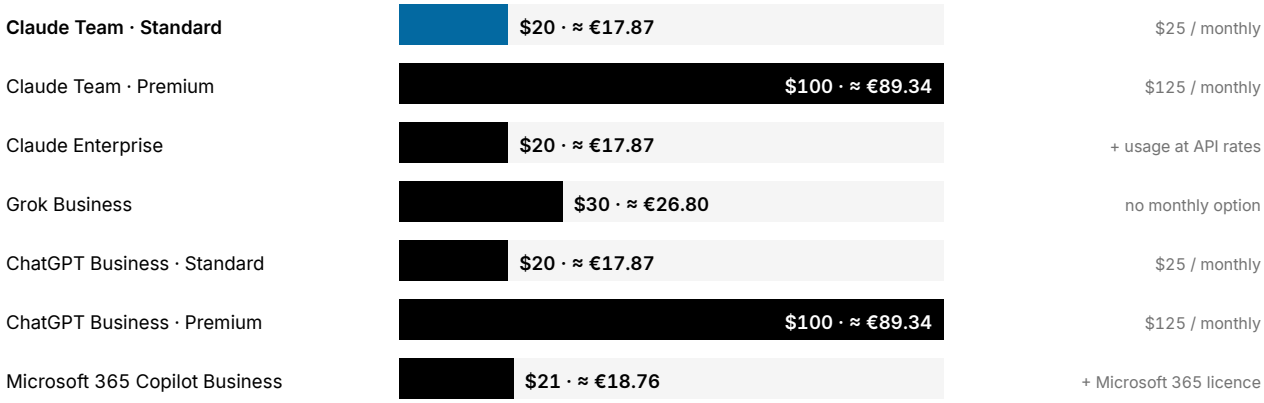
5 · PRICE PER USER

A standard business seat costs 20 to 30 dollars a month.

All prices below are the official USD prices per user per month, excluding VAT, as listed on vendors' websites on 24 October 2026. Euro amounts are indicative, converted at the ECB reference rate of 23 October 2026 (1 euro = 1.1193 dollars). Prices may vary by region, and UK customers may be billed in sterling. Always check your own billing page.

Price per user

Official price per user per month on annual billing, excluding VAT. Euro indicative.



FACT Sources: claude.com/pricing, x.ai/grok/business, help.openai.com, microsoft.com, 24 Oct 2026 · ECB 23 Oct 2026 · S3 S4 S6 S8 S9 S20

Until 31 December 2026 Microsoft offers a first-year promotion at $18, for eligible existing customers only. We leave it out of the calculations.

25 users, seats only, per year



WORKED EXAMPLE Sources: claude.com/pricing, x.ai/grok/business, help.openai.com, microsoft.com, 24 Oct 2026 · ECB 23 Oct 2026 · S3 S4 S6 S8 S9 S20

For comparison, seats only for 25 users on annual billing: Claude Team $6,000, ChatGPT Business $6,000, Microsoft 365 Copilot Business $6,300 (plus the Microsoft 365 licence), Grok Business $9,000.

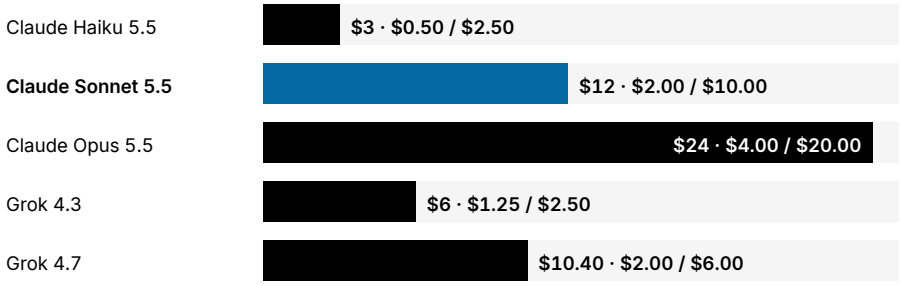
5 · TOKENS

An automated process costs a few dollars a month.

What a process costs in tokens

An automated process is paid for by the token: what the model reads (input) and what it writes (output). Take a process that runs 200 times a month, with 20,000 input tokens and 2,000 output tokens each time.

Figure 6 · One process, 200 runs a month, 20,000 input and 2,000 output tokens per run.



FACT Sources: claude.com/pricing, docs.x.ai, support.claude.com (credit derived from Anthropic's example) · S3 S5 S7

CALCULATOR

```
runs × (input × input price + output × output price) / 1,000,000
```

The formula: runs × (input tokens × input price + output tokens × output price) / 1,000,000.

API credit with Claude Team

Claude Team includes a pooled API credit. Anthropic gives its own example: three Standard and two Premium seats give $260 a month. That works out at $20 per Standard seat and $100 per Premium seat, capped at $500 a month. You can use the credit for processes that run through the API.



$260

WORKED EXAMPLE Sources: claude.com/pricing, docs.x.ai, support.claude.com (credit derived from Anthropic's example) · S3 S5 S7

5 · TWO WORKED EXAMPLES

What one layer costs for 25 and for 100 staff.

Two worked examples

These are examples, not quotes. Put your own numbers into the calculator.

EXAMPLE A · 25 STAFF

Claude Team on annual billing, 23 Standard and 2 Premium seats, three processes on Sonnet 5.5.

Seats per year	$7,920 · ≈ €7,076
Tokens per month	$36
After API credit	$0
Kickstart, one-off	€4,500
Year 1	**≈ €11,576**
Year 2	≈ €7,076



Year 1 / Year 2

- Seats: 23 × $20 + 2 × $100 = $660 a month, or $7,920 a year (≈ €7,076).
- Tokens: 3 × $12 = $36 a month. That falls within the $500 API credit, so net $0.
- Kickstart: €4,500 excl. VAT, one-off.
- Year 1: ≈ €11,576. Year 2: ≈ €7,076.

EXAMPLE B · 100 STAFF

Claude Team on annual billing, 92 Standard and 8 Premium seats, five processes on Sonnet 5.5.

Seats per year	$31,680 · ≈ €28,303
Tokens per month	$60
After API credit	$0
Kickstart, one-off	€4,500
Year 1	**≈ €32,803**
Year 2	≈ €28,303



Year 1 / Year 2

- Seats: 92 × $20 + 8 × $100 = $2,640 a month, or $31,680 a year (≈ €28,303).
- Tokens: 5 × $12 = $60 a month, within the credit, so net $0.
- Kickstart: €4,500 excl. VAT.
- Year 1: ≈ €32,803. Year 2: ≈ €28,303.

WORKED EXAMPLE NUVAI calculation based on S3 S5 S20 S21 · excl. VAT

Examples, not quotes. You enter your own current costs for consultants, agencies and hiring in the calculator.

5 · YEAR 1 BUILD-UP

Example A: where the 11,576 euros come from.

Figure 7 · Example A: where the 11,576 euros come from



WORKED EXAMPLE NUVAI calculation · USD converted at 1.1193 (ECB, 23 Oct 2026) · S3 S5 S20 S21

What do you set against it?

What you spend today on separate subscriptions, consultants, agencies or extra staff varies widely. That is why the calculator leaves those amounts blank. Add up your current AI subscriptions, estimate how many hours a week the chosen processes take now, and compare that with the figures above.

CALCULATOR

The calculator in the web version uses the formulas in Appendix A. You enter: number of staff, Standard and Premium seats, plan, billing period, number of processes, runs per month, tokens per run and model. You can also add your current costs. Example values are marked as examples.

Method

Tokens per process	`runs × (in × price_in + out × price_out) / 1,000,000`
Claude Team API credit	`min(500, 20 × Standard + 100 × Premium)`
Net tokens	`max(0, tokens - credit)`
Year 1	`12 × seats + 12 × net tokens + Kickstart`
Year 2	`without the Kickstart`
Exchange rate	`EUR = USD / 1.1193 (ECB, 23 Oct 2026)`
Left blank	`consultants, agencies, hiring: you fill these in`

6 · CATALOGUE

Ten processes to start with.

We score each process on three things, each from 1 (low) to 3 (high): how much work it takes to set up, how much risk there is if it goes wrong, and how much time it gives back. The scores are our own judgement from our work, and they depend on the state of your data.

#	Process	Effort	Risk	Impact	Rights	Who approves
1	**Client meeting preparation**	●○○	●○○	●●○	read CRM and calendar	nobody, read only
2	**CRM update after a call**	●●○	●●○	●●●	write notes and fields	account owner
3	**Weekly pipeline check**	●○○	●○○	●●○	read CRM	nobody, read only
4	**Quote in house style**	●●○	●●○	●●●	read CRM, write documents	salesperson before sending
5	**Lead qualification**	●●○	●●○	●●●	read CRM, write fields	sales manager
6	**Content repurposing**	●○○	●○○	●●○	read documents	marketing
7	**Commentary on monthly figures**	●●○	●●○	●●○	read accounts	finance lead
8	**Invoices and missing documents**	●●●	●●●	●●○	read/write accounts, read email	bookkeeper
9	**First read of contracts and NDAs**	●●○	●●●	●●○	read documents	lawyer or managing director
10	**Support ticket preparation**	●●○	●●○	●●●	read tickets, write drafts	support lead

NUVAI'S OWN Blue number: quick win, read access only. · Scores from 1 to 3: NUVAI's own judgement, depending on your data

Quick wins

Processes 1, 3 and 6 take little work, carry little risk and save time straight away. They only need read access. This is usually where we start.

Biggest gains

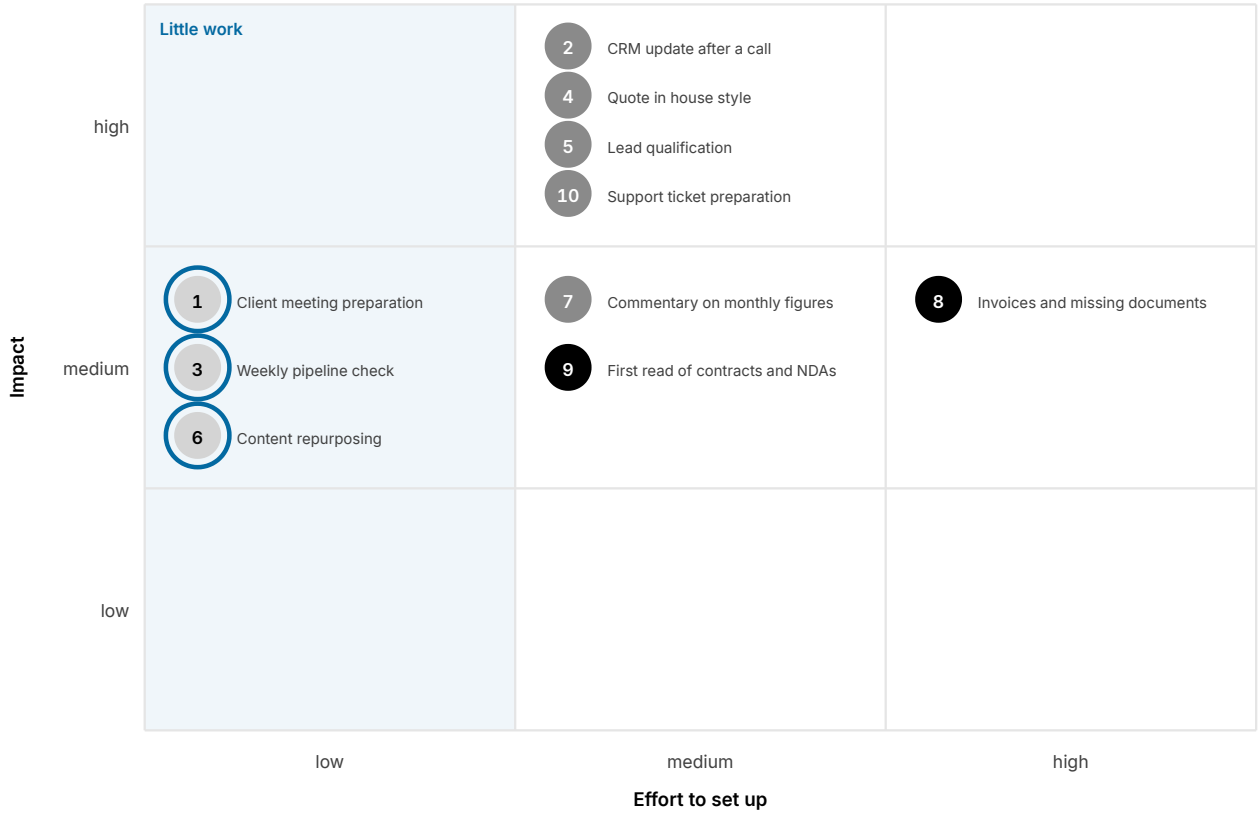
Processes 2, 4, 5 and 10 return the most, but they need write access and a set approval step.

Handle with care

Processes 8 and 9 touch money and legal terms. A person always reads along.

6 · PRIORITY

Start on the left: little work, time back straight away.



Risk low medium high quick win

NUVAI'S OWN NUVAI's own judgement

Each process sits where its scores put it: effort to set up across, impact up. The colour of the dot shows the risk. The quick wins sit in the left-hand column and need read access only. The processes on the right often deliver more, but need write access and a fixed approver. They come once the basics are in place.

The three quick wins up close

1 · Client meeting preparation

WHAT IT DOES

For each meeting in your calendar, the AI lines up recent contacts, open deals and notes.

WHAT YOU NEED

Read access to CRM and calendar.

WHAT YOU CHECK

Do names and amounts match what is in the CRM?

3 · Weekly pipeline check

WHAT IT DOES

Every Monday, a list of stalled deals with the last activity and the owner.

WHAT YOU NEED

Read access to the CRM.

WHAT YOU CHECK

Are closed deals on the list? Then your stages are out of date.

6 · Content repurposing

WHAT IT DOES

Turn an existing article or case study into a newsletter, post or proposal text in your own voice.

WHAT YOU NEED

Read access to shared documents.

WHAT YOU CHECK

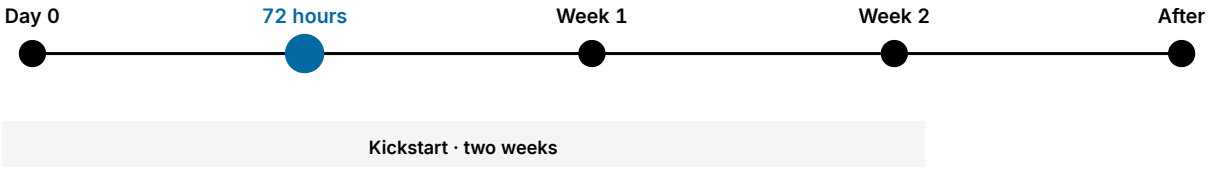
A person reads everything before it goes out.

7 · THE PROJECT

From first connection to a team that uses it.

A typical project looks like this.

Figure 8 · The first process is live within 72 hours



NUVAI'S OWN NUVAI Kickstart method · S21

What happens at each stage

Day 0	We agree which processes to build, who owns them and which rights they need. You make sure users have access to the workspace and the CRM.
Within 72 hours	The first process is live, with read access only. The 72 hours start once users have access.
Week 1	Two or three processes are running. We adjust based on what the team tells us. Write access is added where needed, always with approval.
Week 2	All agreed processes are running. The team gets a short training session and we record who had which training. You receive a simple AI policy.
After that	You own it. You know how to adjust a process or add a new one.

What the EU AI Act asks



If you operate in the EU, Article 4 of the AI Act has applied since 2 February 2025. It asks businesses that use AI systems to take measures to support their staff's AI literacy. Since the Digital Omnibus amendment (mid-July 2026), no specific level is mandated. National market surveillance authorities supervise and enforce it from 2 August 2026.

According to the European Commission you don't need a certificate. An internal record of training and other initiatives is enough, and no dedicated AI officer or governance board is required. UK businesses that only operate in the UK are not covered, but the same record is good practice.

No certificate is needed.

An internal record of training is enough.

No AI officer or governance board is required.

FACT Source: European Commission, AI Literacy Q&A, updated 20 Oct 2026 · S19 · applies to businesses operating in the EU

8 · CHECKLIST

Checklist: twenty points.

Twenty points we go through on every project. Tick off what is already in place. What is left is your work list.

Inventory

- ☐ 1 List every AI tool in use, free accounts included.
- ☐ 2 Note who uses each tool and for what.
- ☐ 3 Add up monthly AI spend, including expense claims.
- ☐ 4 Find out which tools record or summarise meetings.

Choice

- ☐ 5 Choose one workspace: Claude or Grok.
- ☐ 6 Choose a plan with no training on your data.
- ☐ 7 Check whether your CRM has an official MCP server.
- ☐ 8 Cancel the subscriptions you no longer need.

Permissions

- ☐ 9 Start with read access only.
- ☐ 10 Have each user connect with their own login.
- ☐ 11 Put write tools behind approval.
- ☐ 12 Write down what the AI may never do: delete, export, change permissions.

Processes

- ☐ 13 Pick two or three processes from the catalogue.
- ☐ 14 Give each process one owner.
- ☐ 15 Write down what good output looks like for each process.
- ☐ 16 Review what it delivered after two weeks.

People and rules

- ☐ 17 Write a one-page AI policy.
- ☐ 18 Give a short training session to everyone who uses the workspace.
- ☐ 19 Record who has had which training.
- ☐ 20 Schedule a review, for example every six months.

NUVAI'S OWN NUVAI checklist

8 · TEMPLATE

A one-page AI policy.

An AI policy does not need to be long. Fill in this template, have it read by whoever has to approve it, and share it with everyone who uses the workspace.

AI policy · [company name] · version [date]

Purpose	Why we use AI, and what we don't use it for.
Approved tools	The workspace we chose. Other tools only with approval.
What never goes into an AI tool	For example passwords, payment details, health data, and data a client has not consented to.
Approval	Who approves changes in the CRM and other systems.
Meetings	When recording and summarising is allowed, and that participants know beforehand.
Training	Who gets which training and where we record it.
Owner and review	Who maintains the policy and when we review it.

_____ _____

NUVAI'S OWN NUVAI checklist

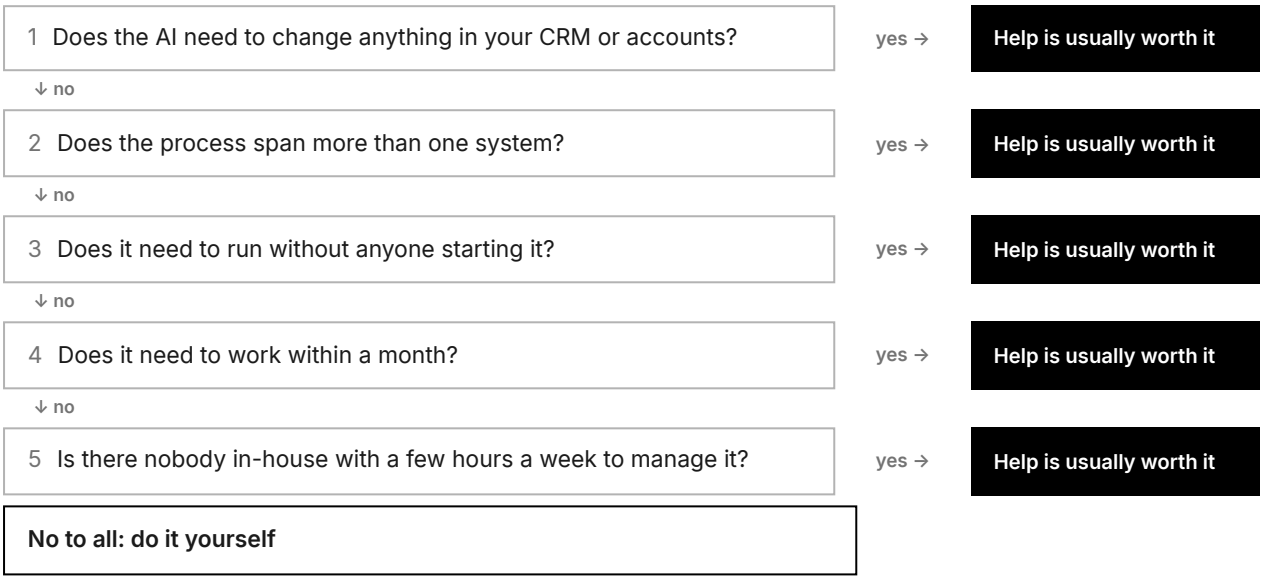
How to put the policy in place

1. Have the policy approved by the managing director or the board.
2. Go through it in a half-hour team meeting, with examples from your own work.
3. Record in the training register who attended.
4. Put a date in the calendar to review it after six months.

9 · DECISION TREE

Do it yourself or get help?

Much of what this paper describes you can do yourself. Five questions help you decide. If you answer no to all of them, do it yourself. One yes or more usually means help is worth it.



NUVAI MODEL NUVAI decision tree

When doing it yourself works well

Doing it yourself works well when the processes only read and a single system is involved. What you mainly need then is someone who can spend a few hours a week testing and adjusting. Start with the HubSpot steps in Chapter 4, or the equivalent steps for your own CRM, and with the quick wins in Chapter 6. Plan a review after two weeks using the checklist in Chapter 8.

How NUVAI works

Most build work runs on our own delivery agents. A senior reviews everything and signs it off before it reaches you. You pay a fixed price and know in advance what you will get.



9 · HOW NUVAI WORKS

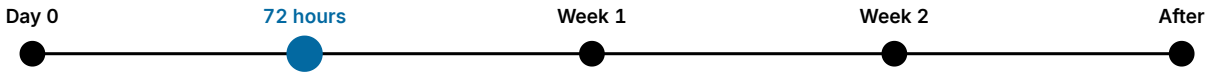
The Kickstart.

Most build work runs on our own delivery agents. A senior reviews everything and signs it off before it reaches you. You pay a fixed price and know in advance what you will get.

Price	€4,500 excl. VAT, fixed
Duration	Two weeks
Scope	Three to five processes on Claude or Grok, connected to your CRM
First result	Within 72 hours of users having access
You also get	Permissions overview, AI policy, training record

NUVAI'S OWN nuvai.eu/kickstart · S21

Figure 9 · The first process is live within 72 hours



What we need from you

- Admin access to the workspace and the CRM, or someone who can grant it.
- One owner per process who decides what good work looks like.
- An hour per process to test together before it goes live.
- A slot in week 2 to train the users.

The Kickstart is a fixed €4,500 excl. VAT for three to five processes. The first one runs within 72 hours of your users getting access.

nuvai.eu/kickstart

APPENDICES A AND B

How we calculate, and the terms we use.

Appendix A. How we calculate

Prices	Official USD prices per user per month, excluding VAT, checked on 24 October 2026.
Exchange rate	1 euro = 1.1193 dollars, ECB reference rate of 23 October 2026. Euro amounts are rounded and indicative.
Token cost per process	runs × (input tokens × input price + output tokens × output price) / 1,000,000.
Claude Team API credit	min(500, 20 × Standard seats + 100 × Premium seats) dollars a month, derived from Anthropic's example.
Net token cost	max(0, token cost − API credit), only for processes that run through the API.
Year 1	12 × seats + 12 × net token cost + Kickstart. Year 2 is the same without the Kickstart.
What we leave blank	Your current costs for consultants, agencies and hiring. You fill those in.

Appendix B. Glossary

MCP (Model Context Protocol)	An open standard for how an AI assistant talks to other software.
MCP server	The part of your CRM or tool that receives the AI's requests and carries them out.
Connector	A ready-made link in the AI workspace, often built on MCP.
OAuth	Signing in to a service without handing your password to the AI.
Token	A piece of text, roughly three quarters of a word. AI models charge per token.
Shadow AI	AI tools staff use without the business having chosen them.
AI literacy	Enough knowledge to use AI sensibly, as meant in Article 4 of the AI Act.

Appendix C. Calculator

The calculator in the web version uses the formulas in Appendix A. You enter: number of staff, Standard and Premium seats, plan, billing period, number of processes, runs per month, tokens per run and model. You can also add your current costs. Example values are marked as examples.

APPENDIX D

Sources.

See the list of sources at the end. Every source was consulted on 24 October 2026 unless stated otherwise.

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S16 **Microsoft Learn**, Connect to Dataverse with Model Context Protocol
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S19 **European Commission**, AI Literacy: Questions & Answers
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S20 **European Central Bank**, Euro foreign exchange reference rates, USD (EXR.D.USD.EUR.SP00.A)
https://data.ecb.europa.eu/data/datasets/EXR/EXR.D.USD.EUR.SP00.A

S21 **NUVAI**, Kickstart
https://nuvai.eu/kickstart

Grok is a trademark of SpaceXAI LLC. · USD prices are official. Euro amounts are indicative, at 1 EUR = 1.1193 USD (ECB, 23 October 2026).

NUVAI

Want this running on your own accounts in two weeks?

The Kickstart is a fixed €4,500 excl. VAT for three to five processes. The first one runs within 72 hours of your users getting access.

See the Kickstart → nuvai.eu/kickstart

HOW IT CONTINUES

Kickstart	€4,500 excl. VAT · two weeks	The paid first step: three to five processes, the first one live within 72 hours.
Baseline	€9,500 excl. VAT · five working days	One larger process, measured. Fully credited if you start a Sprint within 60 days.
Sprint	€45,000 excl. VAT · four weeks	That process, built and live in your own systems.
Ongoing build	Scoped after the first step	Process by process, team by team. A fixed price per period, agreed in writing before we start.
Portfolio Programme	By conversation	For investment funds, holdings and groups with several companies.

Fixed prices, excl. VAT. The Kickstart is the first step. Further build is scoped separately.

Grok is a trademark of SpaceXAI LLC.