Automated by Friday

The quote-to-invoice pack for UK trades

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The promise: set up one simple system so every enquiry gets a quick reply, every quote gets followed up, and every invoice gets paid, without spending your evenings on paperwork.

Time: about 2 hours to set up one evening, then a few minutes a week.
Cost: from £0 if you use free tools and copy-paste templates. Job management apps are free (ServiceM8's free plan: 1 user, 30 jobs a month) or from £25 a month excluding VAT (ServiceM8 Starter). Tradify starts at £34 per user a month, and its page doesn't say whether that includes VAT. Prices below, checked on the vendors' own pages on 17 Oct 2026.
Who it's for: sole traders and small firms in the UK: electricians, plumbers, builders, roofers, decorators and so on.

Last checked: 17 Oct 2026.

How does the whole flow work?

1. **Enquiry:** you reply fast, even when you're on a job.
2. **Quote:** you send it the same day, written properly.
3. **Follow-up:** you chase it automatically after 2 and 7 days.
4. **Job:** you confirm the booking and what's included.
5. **Invoice:** it goes out the day you finish, with everything the law needs.
6. **Payment chase:** polite reminders go out automatically, and they get firmer.

Each step has a checklist, a template you can copy, and an AI prompt to help.

Step 1: How do I reply to enquiries quickly?

- [ ] Set up one place where enquiries land: one email address, or one WhatsApp Business number.
- [ ] Turn on an automatic "away" or greeting reply for when you're on a job.
- [ ] Ask the same 5 questions every time, so you can quote without a visit where possible.
- [ ] Log each enquiry in a list (a spreadsheet or your job app) with the date, name, job and status.

Template: first reply

> Thanks for getting in touch, [Name]. I'm on a job at the moment but will get back to you by [time/day]. So I can give you an accurate price, could you send:
> 1. Your postcode
> 2. A couple of photos of the job
> 3. What you'd like done
> 4. When you're hoping to have it done
> 5. The best number to reach you on
>
> Thanks, [Your name], [Business name]

Step 2: How do I get a quote out the same day?

- [ ] Use a standard quote layout: what's included, what's not, price, how long it's valid for, and payment terms.
- [ ] State whether prices include VAT, if you're VAT-registered.
- [ ] Put your payment terms on the quote (for example, "payment due within 14 days of invoice"). Agreed terms matter if you ever need to chase late payment from a business customer (GOV.UK).
- [ ] Record a voice note on site and turn it into a written quote (see our guide below).

AI prompt: voice note to quote

> You are helping a UK [trade] write a clear quote for a customer. Here is my voice note transcript from the site visit: [paste transcript]. Write a quote with: a short description of the job; a list of what's included; a list of what's not included; materials and labour as separate lines; a total [including/excluding] VAT at [rate]; valid for 30 days; payment terms of [X] days. Use plain British English. Don't add any items or prices I haven't mentioned. Flag anything that's unclear as a question for me.

Always check the figures before sending. AI can get sums wrong.

Step 3: How do I follow up quotes without feeling pushy?

- [ ] Set a reminder for 2 days and 7 days after each quote. Many job apps can do this automatically (see the tools table).
- [ ] Mark every quote as won, lost or no reply, so you can see your win rate.

Template: day 2

> Hi [Name], just checking you got the quote for [job]. Happy to answer any questions or adjust anything. [Your name]

Template: day 7

> Hi [Name], I'm planning my diary for the next few weeks. Would you like me to pencil in [job]? If you've decided not to go ahead, no problem at all, just let me know so I can close it off. Thanks, [Your name]

Step 4: How do I lock in the job?

- [ ] Send a booking confirmation with the date, arrival window, what's included and the price.
- [ ] Say whether you need a deposit and how to pay it.
- [ ] Send a reminder the day before.

Template: booking confirmation

> Hi [Name], thanks for going ahead. You're booked in for [date], arriving between [time] and [time]. The work is [short description] at [price, inc/exc VAT], as quoted on [date]. [Deposit line if needed.] I'll text you the day before. Any questions, just reply here. [Your name]

Step 5: What must my invoice include?

Every business invoice should include the following (GOV.UK: Invoices, what they must include):

- [ ] A unique identification number
- [ ] Your company name, address and contact information. Sole traders: your name and any business name you use, and, if you use a business name, an address where legal documents can be delivered to you.
- [ ] The customer's company name and address
- [ ] A clear description of what you're charging for
- [ ] The date the goods or service were provided (supply date)
- [ ] The invoice date
- [ ] The amount being charged
- [ ] VAT amount, if applicable
- [ ] The total amount owed
- [ ] Limited companies: the full company name. If you name any directors on the invoice, you must name all of them.

If you're VAT-registered, a full VAT invoice also needs these (VAT Notice 700, section 16.3, updated 25 Jun 2026):

- [ ] A sequential invoice number
- [ ] The time of supply (tax point), and the date of issue if different
- [ ] Your VAT registration number
- [ ] For each line: a description, quantity, unit price, VAT rate and amount excluding VAT
- [ ] The total excluding VAT (this can be in any currency) and the total VAT, which must be in sterling
- [ ] Any cash discount rate offered
- [ ] Issue it within 30 days of the tax point in most cases

- [ ] You can use a simplified VAT invoice only if the supply is £250 or less (including VAT) **and** your customer agrees. If your business is in Northern Ireland, the customer also mustn't be from an EU member state. A simplified invoice shows your name, address and VAT number, the tax point, a description, and for each VAT rate the total including VAT and the rate (VAT Notice 700, section 16.6.1; VAT Notice 700/21, section 4.5)

Construction work: CIS and the reverse charge

- [ ] If you're a subcontractor in the Construction Industry Scheme, the contractor deducts money from your payments and pays it to HMRC. The deduction is 20% if you're registered and 30% if not, unless you have gross payment status (GOV.UK: What you must do as a CIS subcontractor; What is CIS).
- [ ] If you're VAT-registered and supplying certain construction services to another VAT-registered business in CIS, the **domestic reverse charge** may apply. The customer accounts for the VAT. HMRC's technical guide says your invoice must show all the usual VAT invoice details, make clear that the domestic reverse charge applies and the customer must account for the VAT, and show how much VAT is due (or the rate) without adding it to the amount charged. Wording such as "Customer to pay the VAT to HMRC" or "S55A VATA 94 applies" meets the legal requirement (VAT reverse charge technical guide). Check whether it applies before you invoice (GOV.UK).

AI prompt: job notes to invoice lines

> Turn these job notes into invoice line items for a UK [trade]: [paste notes]. For each line give a description, quantity and unit price exactly as I've written them. Don't invent prices. List anything missing that a VAT invoice needs, based on this list: [paste the checklist above].

Step 6: How do I chase payment without falling out?

- [ ] Turn on your invoicing app's built-in reminders (for example, 3 days before due, on the due date, and 7 and 14 days after).
- [ ] Offer an easy way to pay: a pay-now link, or bank details on every reminder.
- [ ] Keep a note of every reminder you send.

Template: friendly reminder (due date)

> Hi [Name], a quick reminder that invoice [number] for [amount] is due today. You can pay by [method/link]. Thanks again for the work. [Your name]

Template: 7 days overdue

> Hi [Name], invoice [number] for [amount] was due on [date] and I can't see a payment yet. Could you let me know when it'll be paid? If there's a problem with the work or the invoice, please tell me and I'll sort it. [Your name]

Template: 14+ days overdue (business customers only)

> Hi [Name], invoice [number] for [amount] is now [X] days overdue. Under the Late Payment of Commercial Debts (Interest) Act 1998, I'm entitled to charge statutory interest and a fixed recovery fee of £[40/70/100]. I'd rather not do that, so please arrange payment by [date]. [Your name]

What are the late payment rules for business customers?

These apply when your customer is a business, not a private householder (GOV.UK):

- [ ] If you agreed a payment date, the payment is late after that date. GOV.UK says agreed terms are usually up to 60 days for business-to-business deals and 30 days for public authorities.
- [ ] If you didn't agree a date, payment is late 30 days after the customer received the invoice or the goods or service, whichever is later.
- [ ] You can charge **statutory interest at 8% plus the Bank of England base rate**. You can't claim it if your contract already sets a different interest rate. To claim it, send a new invoice showing the interest (GOV.UK: Charging interest).
- [ ] The base rate to use is the one in force on 30 June (for interest that starts running between 1 July and 31 December) or 31 December (for interest that starts between 1 January and 30 June) (SI 2002/1675, article 4). Bank Rate has been **3.75%** since 18 Dec 2025, so it was 3.75% on both 31 Dec 2025 and 30 Jun 2026 (Bank of England, checked 17 Oct 2026). That gives **11.75% a year** for interest that starts running in 2026. Interest that starts from 1 Jan 2027 uses the rate on 31 Dec 2026; the next Bank Rate decision is due 5 Nov 2026.
- [ ] You can also claim fixed compensation: **£40** for debts up to £999.99, **£70** for £1,000 to £9,999.99, and **£100** for £10,000 or more, plus reasonable debt recovery costs (GOV.UK: Claim debt recovery costs).
- [ ] **Watch this space:** the Commercial Payments Bill passed the House of Lords on 20 Oct 2026 and now goes to the House of Commons (Lords Hansard; UK Parliament: Commercial Payments Bill [HL]). It would cap payment terms at 60 days and make late-payment interest mandatory (GOV.UK overview), but it is **not law yet**. It still has to pass the Commons and get Royal Assent, so the 1998 Act rules above still apply.

Which tools can do this, and what do they cost?

Prices were checked on the vendors' own pages on 17 Oct 2026. They change often, so check before you buy.

Tool	What it covers	Price shown	Source
Tradify	Jobs, quotes, invoices	Lite £34, Pro £37, Plus £44 per user per month. **The page doesn't say whether VAT is included.** Quote and invoice reminders and online acceptance on Pro; SmartWrite AI on Plus. Text messages 10p each as an add-on. 14-day free trial, no contract	tradifyhq.com

Tool	What it covers	Price shown	Source
ServiceM8	Jobs, quotes, invoices, follow-ups	Free £0 (1 user, 30 jobs a month), Starter £25 (50 jobs), Growing £59 (150 jobs), Premium £119 (500 jobs), Premium Plus £269 (1,500+ jobs) a month. Prices exclude VAT (ServiceM8's FAQ says it issues reverse charge invoices). Extra SMS 5p each. Includes quote follow-up and automated payment follow-ups. Connects to Zapier and n8n	servicem8.com
Xero	Accounting, quotes, invoices, CIS	Ignite £18, Grow £39, Comprehensive £55, Ultimate £70 per month, excluding VAT. Ignite includes quotes and 20 invoices. Automated subcontractor CIS calculations on every plan; submitting contractor CIS returns is an optional add-on (price not shown on the pricing page). 90% off for the first 6 months for new customers when checked (Ignite £1.80)	xero.com/uk
QuickBooks	Accounting, invoices	Plans listed (Sole Trader Plus, Simple Start, Essentials, Plus, Advanced), but **prices didn't display when we checked on 17 Oct 2026**	quickbooks.intuit.com/uk
Make	Connecting apps (for example, a form to a spreadsheet to email)	Free plan with 1,000 credits a month. **Paid prices didn't display when we checked on 17 Oct 2026**	make.com
n8n	Connecting apps (more technical)	Starter €20 a month, billed annually (priced in euros; the page doesn't say whether VAT is included)	n8n.io

Cheapest route: ServiceM8's free plan, or a spreadsheet plus the templates in this pack. **Simplest all-in-one:** a job management app on a plan that includes quote and invoice reminders.

What can go wrong?

- **AI makes up a number.** Always check every price and total before a quote or invoice goes out. The prompts above tell the AI not to invent figures, but check anyway.
- **Automatic chasers going to someone who's already paid.** Mark invoices as paid as soon as the money lands, or connect your bank feed.
- **Charging late payment interest to a householder.** The 1998 Act covers business-to-business debts. Don't use the 14-day template with private customers.
- **Missing VAT details.** HMRC says VAT invoices are the evidence for claiming input tax, and a VAT invoice is one that meets section 16.3 or 16.6 of VAT Notice 700. A business customer holding an

invoice that doesn't may have to come back to you for a valid one (VAT Notice 700, section 19.5.3). Use the checklist.

- **Getting the reverse charge wrong.** It only applies in certain construction situations. If you're unsure, check the GOV.UK page or ask your accountant before you invoice.
- **Free plan limits.** Free tiers cap jobs, users or credits. Check the limits before you rely on one.

Want the voice note shortcut?

Our guide Voice note to written quote in 2 minutes with ChatGPT walks through Step 2 in detail. For one new automation every Friday, get the AutomatedByFriday email: automatedbyfriday.com/newsletter.

Not advice: this pack is general information, last checked on 17 Oct 2026. It isn't legal, tax or financial advice. Prices and rules change, so check the linked pages or ask an accountant before you rely on them.

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