

The hidden costs of a growing company.

Twenty four everyday problems, what each one costs, and what fixes it.

24

PROBLEMS, IN PLAIN WORDS

14

PRICED FROM A STUDY WE
READ

5

PRICED BY A SUM, SHOWN IN
FULL

Most of what a growing company loses, it never sees.

No invoice arrives for a lead that waited until Monday, or for the hour your best person spends finding a file. The loss is real and it never shows up in the books. This report puts a number on it.

WHAT THIS IS

A field guide to 24 problems that owners describe to us in almost the same words. Each has one page: what it costs, and what fixes it.

WHO IT IS FOR

The owner or head of a growing company, in any trade. You need no knowledge of AI to read it. If you run a team, you will know these pages.

WHAT TO DO WITH IT

Find your three. Tick what you recognise on page 35, choose the three that cost you most, and bring them to a session with us.



- 1 **The problem, in an owner's words**
Said the way we hear it across a table, with the moment it bites.
- 2 **What it costs**
A chart of one number. Under it, where the number came from.
- 3 **What fixes it**
One plain sentence, and the layers of the Agentec Stack that carry it.
- 4 **The fix at work**
A screen from the kind of system we build, with sample data. Never a client's.

14

● A STUDY

The number comes from a published study that we opened and read ourselves. The source is on the page.

5

● OUR OWN SUM

No fair study exists, so we did the arithmetic for an ordinary company and show every step of it.

5

● NO NUMBER YET

We found nothing we would print. The page says so, and draws the problem instead of inventing a figure.

Twenty four problems, five kinds of loss.

1 The buyer waits	2 Money leaks out	3 The company forgets	4 Nobody sees it coming	5 It all rests on one person
01 42 hours Leads wait until Monday	05 70% What did my salespeople do today?	13 1,200 Chasing people for updates	17 5 to 25× Customers leave quietly	23 NO NUMBER WE WOULD PRINT Everything comes to me
02 Rs 60 lakh Quotes sit in an inbox for days	06 38% Marketing spend, return unknown	14 NO NUMBER WE WOULD PRINT Nobody can find the latest version	18 95% The page has gone silent	24 1,450+ A missed deadline, then a notice
03 114 hours Calls ring out	07 15 hours The same data typed three times	15 42% Only one person knows pricing	19 NO NUMBER WE WOULD PRINT Real profit, seen months late	
04 Rs 6 lakh The same twenty questions, all day	08 Rs 7.34 lakh crore Paid 90 days after the work	16 NO NUMBER WE WOULD PRINT New people take six months	20 9% Contracts signed unread	
	09 0.8 to 2% Nobody checks supplier bills		21 77% Files pasted into free AI tools	
	10 Rs 6 lakh Out of what sells, full of what doesn't		22 NO NUMBER WE WOULD PRINT Building for the loudest customer	
	11 0.5 to 2× Hiring takes months			
	12 17.3 hours Small changes take months			

The tallest column is money that leaks out: small sums, every day, that nobody has the time to check.

- A study.** A published figure we read ourselves.
- Our own sum.** Arithmetic for an ordinary company, shown in full.
- No number yet.** Nothing we would print.

No team is spared.

Each dot is a problem that a team lives with. Sales and Finance carry 9 of the 24 each, and no team carries fewer than 5.



1

The buyer waits.

A buyer who has to wait buys from someone else. Four places where the wait hides.

01	Leads wait until Monday.	42 hours
02	Quotes sit in an inbox for days.	Rs 60 lakh
03	Calls ring out, and the customer books whoever picks up.	114 hours
04	We answer the same twenty questions all day.	Rs 6 lakh

Leads wait until Monday.

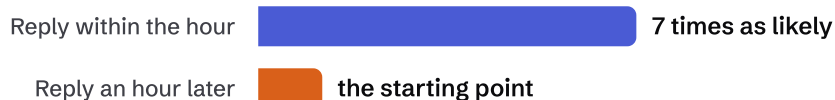
An enquiry lands on Saturday evening, and by the time someone calls on Monday the buyer has already spoken to two other firms.

42

hours

The average first reply to an online enquiry, among the firms that replied at all.

CHANCE OF REACHING THE PERSON WHO DECIDES



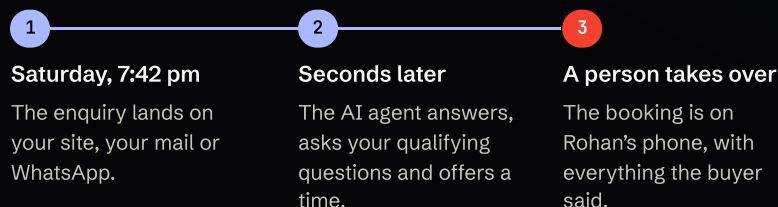
FIRMS THAT NEVER REPLIED



Harvard Business Review, 2011. A study of 1.25 million leads and an audit of 2,241 US companies.

WHAT FIXES IT

An AI agent replies to every enquiry within minutes on your site, mail and WhatsApp, asks your qualifying questions and books the call on a salesperson's calendar.



PART OF

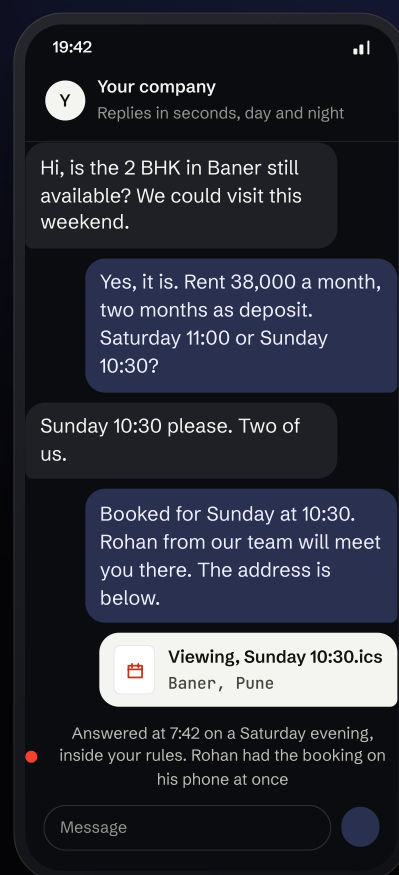
Win customers

Conversations

Voice

Brand

Growth



Sample data. A weekend enquiry, answered at once

Quotes sit in an inbox for days.

The request came in on Tuesday, the one person who prices it is on site until Thursday, and the buyer went with a faster quote.

Rs **60**
lakh a year

In sales, if one Rs 5 lakh order a month goes to a faster quote.

ONE LOST ORDER A MONTH



Twelve months, Rs 5 lakh each. **Our own sum**, to show the size of it.

FORMAL TENDERS WEIGH MORE

33 hours

spent by a team on each tender response

45%

of those tenders are won

The Rs 60 lakh is our own sum. Tender figures: Loopio RFP benchmark, 2026, more than 1,500 teams.

WHAT FIXES IT

An AI agent reads the request, prices it from your own rate card and margin rules, and leaves a finished quote or tender draft for a person to check and send.

PART OF

Win customers

Agents

Documents

Growth

Apps

Tender response Water works, 84 pages

● Ready for you

- | | | |
|---|--|-----------------------------|
| 1 | Reader
Reads the tender and lists every question | Read 84 pages, 42 questions |
| 2 | Researcher
Finds your past answers, prices and proof | Found 31 past answers |
| 3 | Writer
Drafts each answer in your words | Drafted 42 answers |
| 4 | Checker
Checks every answer against the rules | 3 flagged for you |

WHAT THEY FOUND

- 09:41 Eligibility: turnover rule met
- 09:42 Clause 7.2 needs a site visit date
- 09:43 Past answer reused, updated to this year
- 09:44 Price sheet matched to your rates
- 09:45 Clause 11 asks for a certificate we do not hold

FOR YOUR YES

○ WAITING

Bid ready for your yes

42 answers, 3 flagged for you

○ Yes, send it

Show me the 3

Sample data

A team of agents on one job

Calls ring out, and the customer books whoever picks up.

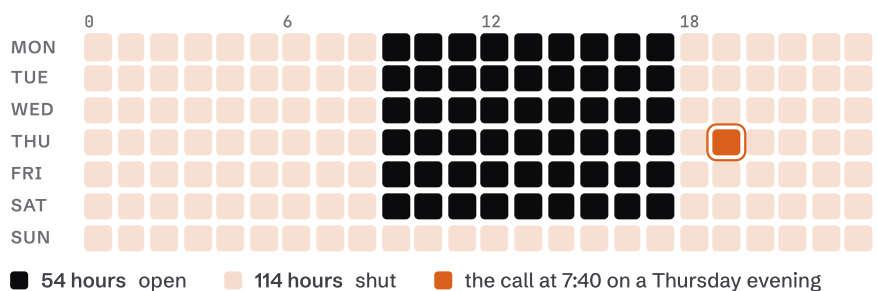
The phone rings at 7:40 in the evening or in the lunch rush, nobody picks up, and the customer books whoever answers first.

114

hours a week

With nobody at the phone, for a firm that is open 9 to 6, six days a week.

THE 168 HOURS OF A WEEK, BY THE HOUR



Our own sum: six days of nine hours is 54 of the week's 168. We found no survey figure we would print.

WHAT FIXES IT

A voice agent answers every call, at lunch, after closing and on Sundays, in the caller's language, books or solves the simple ones and passes the rest to a person with notes.

PART OF

Win customers

Voice

Conversations

Operations

📞 Front desk agent Dental clinic

00:41

● Booked

..... * Hindi and English

CALLER

Namaste, mujhe kal ka appointment chahiye. Daant mein dard hai.
Hello, I need an appointment tomorrow. My tooth hurts.

AGENT

Namaste. Kal shaam 4:30 baje doctor free hain. Book kar doon?
Hello. The doctor is free tomorrow at 4:30 pm. Shall I book it?

CALLER

Haan, kar dijiye. Aur fees kitni hogi?
Yes, please. And what will the fee be?

AGENT

Consultation 500 रुपये. Booking ho gayi, SMS bhej diya hai.
The consultation is 500 rupees. You are booked, and the SMS is on its way.

WHAT IT UNDERSTOOD

Patient New, first visit
Reason Tooth pain
Slot Tomorrow, 4:30 pm
Sent SMS confirmation

👤 Hands the call to a person when it should

Sample data

A sample call

Your team answers ‘where’s my order’, ‘what does it cost’ and ‘when is my slot’ by hand, on every channel, all day.

lakh a year

In salary, for two people who answer the same questions all day.

THE SUM

$$\begin{array}{ccccccc} 2 & \times & \text{Rs } 25,000 & \times & 12 & = & \text{Rs } 6 \text{ lakh} \\ \text{PEOPLE} & & \text{A MONTH EACH} & & \text{MONTHS} & & \end{array}$$

THE SAME QUESTIONS, AGAIN AND AGAIN

Where is my order?

What does it cost?

When is my slot?

Is it in stock?

Can I change the date?

Do you deliver here?

Where is my order?

What does it cost?

When is my slot?

Our own sum, with the working shown. The questions are a picture, not a count.

WHAT FIXES IT

An AI agent answers from your own policies, orders and records on WhatsApp, chat, mail and phone, and hands anything unusual to a person.

PART OF

Win customers

Conversations

Knowledge

Voice

Agents

The hidden costs of a growing company · Agentec, 2026

2

Money leaks out.

Photograph: Sikai Gu, Unsplash

No theft and no crisis. Small sums that leave every day because nobody has the time to check. Eight leaks.

05	I don't know what my salespeople did today, and their customers live on their own phones.	70%
06	We spend on marketing and can't say what came back.	38%
07	The same data gets typed into three systems.	15 hours
08	We did the work, and the money comes 90 days later.	Rs 7.34 lakh crore
09	Nobody checks what we pay suppliers.	0.8 to 2%
10	We run out of what sells and sit on what doesn't.	Rs 6 lakh
11	Hiring takes months, and the good people go elsewhere.	0.5 to 2×
12	Every small change takes the developers months.	17.3 hours

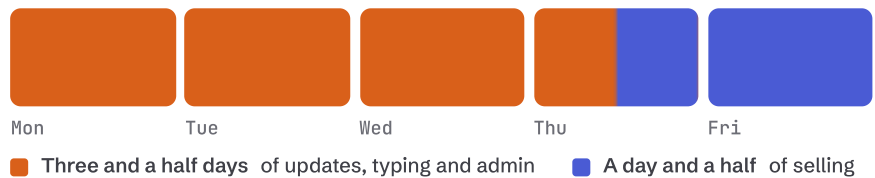
I don't know what my salespeople did today, and their customers live on their own phones.

Calls, quotes and promises sit in each salesperson's WhatsApp, so the Friday report is a guess and a resignation takes the accounts with it.

70%

Of a sales rep's time goes on work other than selling.

A FIVE DAY WEEK, AT THAT RATE



Salesforce, State of Sales, 2024. The week is our own sum: 70% of five days.

WHAT FIXES IT

Every call, quote and promise logged from the salesperson's phone and WhatsApp into the company's own system, a live pipeline the owner can read any day, and each customer's history kept when a salesperson leaves.

PART OF

Win customers

Voice

Agents

Growth

Documents

Sales today
Logged from every phone

On the record

10:12
Ravi called a builder in Noida: 40 units asked, quote promised by Friday
Voice
Logged

11:30
Priya sent quote 2304 on WhatsApp, ₹8,40,000
Conversations
Logged

13:05
A dealer in Indore asked for 60 days of credit, for you
Agents
For you

15:20
Ravi promised a site visit on Tuesday, now on his calendar
Operations
Booked

17:45
Quote 2291 won, ₹14,00,000
Growth
Won

✓ 23 calls, 6 quotes and 4 promises today, every one in your own system

Sample data
A sample day

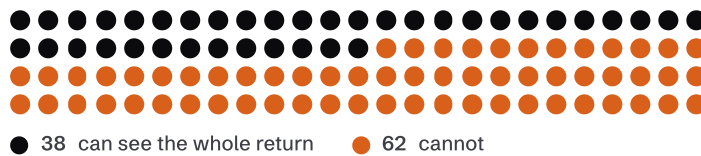
We spend on marketing and can't say what came back.

The agency sends a report full of clicks, sales says the leads are poor, and nobody can tell you which rupee brought in a customer.

38%

Of marketers measure their online and offline marketing together, to judge what it returned.

ONE HUNDRED MARKETERS



Nielsen Annual Marketing Report, April 2024, about 2,000 marketers.

WHAT FIXES IT

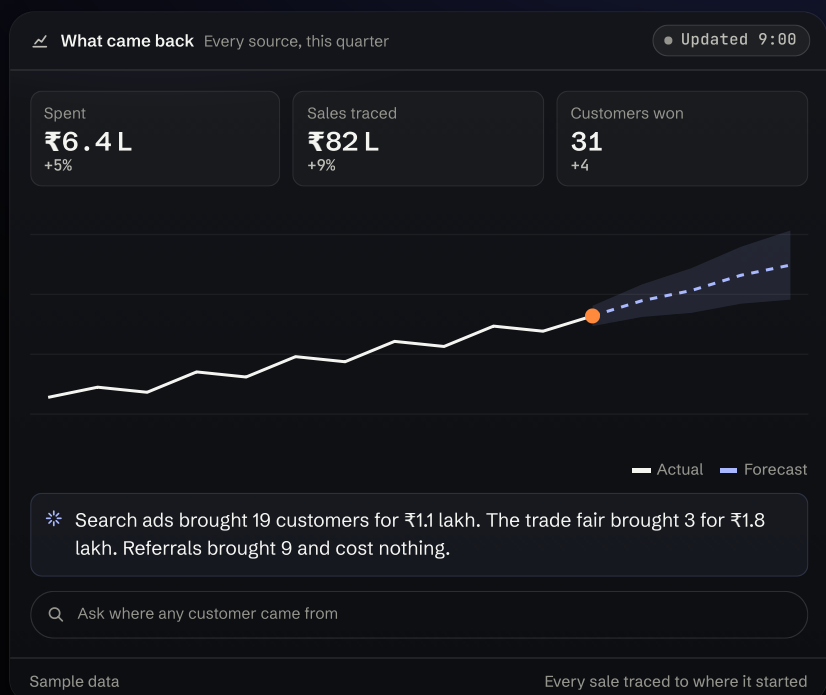
Every enquiry and sale traced back to the ad, post, event or referral that started it, in one view the owner can read on a phone.

PART OF

Win customers

Intelligence

Growth



The same data gets typed into three systems.

An order arrives by mail, and someone types it into the ERP, again into the tracker and again into the invoice, with a fresh mistake each time.

15

hours a day

Of typing, which is two people's whole day.

Our own sum, with the working shown.

150 ORDERS A DAY, TYPED INTO THREE SYSTEMS



Each square is one order typed once, at two minutes. **450 squares** is 900 minutes.

WHAT FIXES IT

An AI agent reads mails, forms, PDFs and photos once, enters the data into every system that needs it, and holds any doubtful field for a person.

PART OF

Get the work done

Documents

Operations

Apps

Agents

Orders by photo
From WhatsApp

1 question

Kirana store, Nashik

PHOTO OF A LIST

Sent on WhatsApp, 08:15

Sugar	25 kg
Atta	40 kg
Tea	2 cartons
Total	14 lines

WHAT IT READ

From	Kirana store, Nashik	✓
Read	14 lines, 2 of them new items	✓
Sugar	Asks for 25 kg, 20 kg in stock until Thursday	✗
Prices	Your prices and this month's scheme	✓
Total	₹18,340	✓

☒ Order 7718 typed, waiting for a yes at the counter

Sample data
Read from a photo, typed once

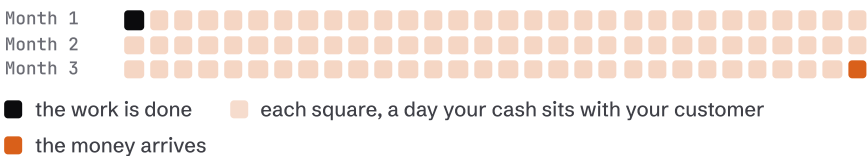
We did the work, and the money comes 90 days later.

Invoices go out late or wrong, nobody chases until the bank balance forces it, and your cash ends up funding your customers.

Rs **7.34**
lakh crore

In delayed payments owed to India's small businesses, in March 2024.

NINETY DAYS, IN THE OWNER'S WORDS



GAME, FISME and C2FO, reported in November 2025. The figure is adjusted for inflation. The 90 days are the owner's words, not a measure.

WHAT FIXES IT

Invoices raised the day the job is done, reminders in the buyer's language with a UPI link on every one, and the delayed payment papers drafted when a buyer runs past the legal limit.

PART OF

Get paid

Operations

Conversations

Intelligence

Apps

☰ Payments due Chased until done

● On the record

Mon 09:00 Invoice 1182, due 30 days ago: reminder sent Mail Sent

Tue 10:15 Invoice 1182: the accounts team asked for a copy, sent Mail Done

Wed 11:00 Invoice 1190: half paid, the rest asked for by Friday Voice Promised

Thu 09:30 Invoice 1182: paid in full, ₹2,40,000 Finance Paid

Fri 10:00 Invoice 1203: a dispute on quantity, for you Documents For you

✓ ₹2,40,000 collected this week, one dispute brought to you with its papers

Sample data A sample week

Nobody checks what we pay suppliers.

The same part is bought at three prices from three vendors, and the bill gets paid without anyone matching it to the order.

0.8 to 2%

Of what a company pays out is duplicate or wrong.

SHARE OF PAYMENTS THAT ARE DUPLICATE OR WRONG

strong teams, 0.8%

the weakest, 2%



On Rs 10 crore of payments a year, that is **Rs 8 lakh to Rs 20 lakh**.

COST TO HANDLE ONE INVOICE

The average team



\$12.42

The best teams



\$2.65

APQC benchmark, reported by CFO.com, March 2020. Ardent Partners, State of ePayables, 2025. The rupee line is our own sum.

WHAT FIXES IT

Every bill read and matched to its order and receipt, every price compared across suppliers, and anything that doesn't match held for a person before money leaves.

PART OF

Get paid

Documents

Intelligence

Trust

Agents

Supplier invoices Accounts inbox

1 question

Office furniture supplier, Pune

TAX INVOICE

GSTIN 27AABSS1429B1Z5 INV 7731 · 8 Oct 2026		
Ergonomic chair	120	₹8,88,000
Desk, 1400 mm	42	₹4,72,500
Delivery and fitting	1	₹62,000
Total		₹14,22,500

WHAT IT READ

Supplier	Office furniture supplier, Pune	✓
GST number	27AABSS1429B1Z5	✓
Invoice	INV 7731, 8 Oct	✓
Chairs	120 at ₹7,400	✓
Desks	Invoice says 42, order says 40	✗
Total	₹14,22,500	✓

☒ Sent to accounts with the question attached

Sample data

Read, matched to the order, checked

We run out of what sells and sit on what doesn't.

The fast item is out for two weeks while the slow one fills the warehouse and ties up the cash.

Rs **6**
lakh a year

Just to hold Rs 50 lakh of slow stock, at 12% interest.

EVERY RUPEE OF SLOW STOCK, AS A HUNDRED PAISE



■ 12 paise go to the bank every year ■ the stock, still on the shelf

THE SUM

$$\text{Rs 50 lakh} \times 12\% = \text{Rs 6 lakh}$$

OF SLOW STOCK INTEREST A YEAR

Our own sum, with the working shown.

WHAT FIXES IT

A forecast by item and location from your own sales and seasons, and an AI agent that proposes every reorder for a person's yes.

PART OF

Get the work done

Intelligence

Agents

Operations



Hiring takes months, and the good people go elsewhere.

Three hundred CVs, two people to read them, and the candidate you liked took another offer last week.

0.5 to 2× a year's salary

What it costs to replace one person who leaves.

Gallup, March 2019. The rupee line is our own sum.

COST OF REPLACING ONE PERSON, IN YEARS OF THEIR SALARY



For a role that pays Rs 6 lakh a year, that is **Rs 3 lakh to Rs 12 lakh** each time the chair empties.

WHAT FIXES IT

An AI agent reads every CV against the real job, runs a first screening call in the candidate's language and books interviews, with reasons a recruiter can check.

PART OF

Get the work done

Agents

Voice

Operations

Documents

Hiring: operations executive Pune

● 6 booked

212

Applications read

14

Shortlist, with reasons

6

Interviews booked

SHORTLIST

Candidate 041

4 years in dispatch, knows your accounting software

Same city

Night shifts done

Candidate 118

3 years in a warehouse team

Led 12 people

Candidate 007

5 years in field service

Hindi, English, Marathi

Candidate 156

2 years, fast learner

Strong references

Sample data

Reasons shown, people decide

Every small change takes the developers months.

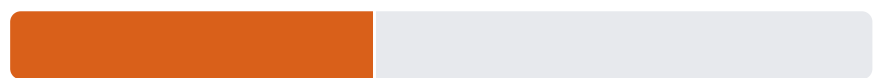
A new field on a form or one more report waits months in the same queue as last year's bugs.

17.3

hours a week

Of a developer's 41.1 hour week go to maintenance, bad code and debugging.

ONE DEVELOPER'S WEEK



17.3 hours keeping old code alive

23.8 hours left for everything new

\$85 billion

a year: what bad code alone costs worldwide, by Stripe's estimate.

Stripe, The Developer Coefficient, September 2018.

WHAT FIXES IT

AI agents that write, test and fix code under your engineers' review, and a small team of ours that ships the internal tools your people keep asking for.

PART OF

Build something new

Agents

Apps

Trust

Documents

 **Change request** A new field on the dispatch form

● Ready for you

- | | | |
|---|---|-----------------|
| 1 | Reader
Reads the request and the code it touches | Read 14 files |
| 2 | Writer
Writes the change the way your code is written | Changed 3 files |
| 3 | Tester
Runs every test and adds the missing ones | 212 pass, 4 new |
| 4 | Reviewer
Checks the change against your engineering rules | 1 note for you |

WHAT THEY FOUND

- 09:41 The form, the table and the export need the field
- 09:42 Old records keep working with an empty value
- 09:43 4 tests added for the new field
- 09:44 All 212 tests pass
- 09:45 Note: the export file gains one column

FOR YOUR YES

○ WAITING

Change ready for your engineer

3 files changed, 212 tests passing

○ Yes, ship it

Show me

Sample data

A team of agents on one job

3

Photograph: Wesley Tingey, Unsplash

The company forgets.

What your company knows lives in a few heads and a hundred chats. Four ways it slips away.

13	I spend my day chasing people for updates.	1,200
14	Nobody can find the latest version of anything.	no number yet
15	Only one person knows how pricing works.	42%
16	New people take six months to be useful.	no number yet

I spend my day chasing people for updates.

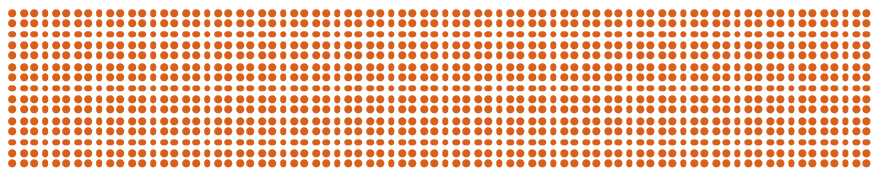
The answer to ‘has it shipped?’ or ‘did the vendor confirm?’ lives in twenty WhatsApp groups and three people’s heads.

1,200

times a day

People switch between apps and websites to find where things stand.

ONE PERSON’S DAY: EVERY DOT IS A SWITCH



4 hours a week, or just under: the time lost getting back to the work each time.

Harvard Business Review, 2022. People studied at three large US companies.

WHAT FIXES IT

One system where every job lives, and an AI agent that collects updates from people and vendors and answers ‘where is this?’ for anyone who asks.

PART OF

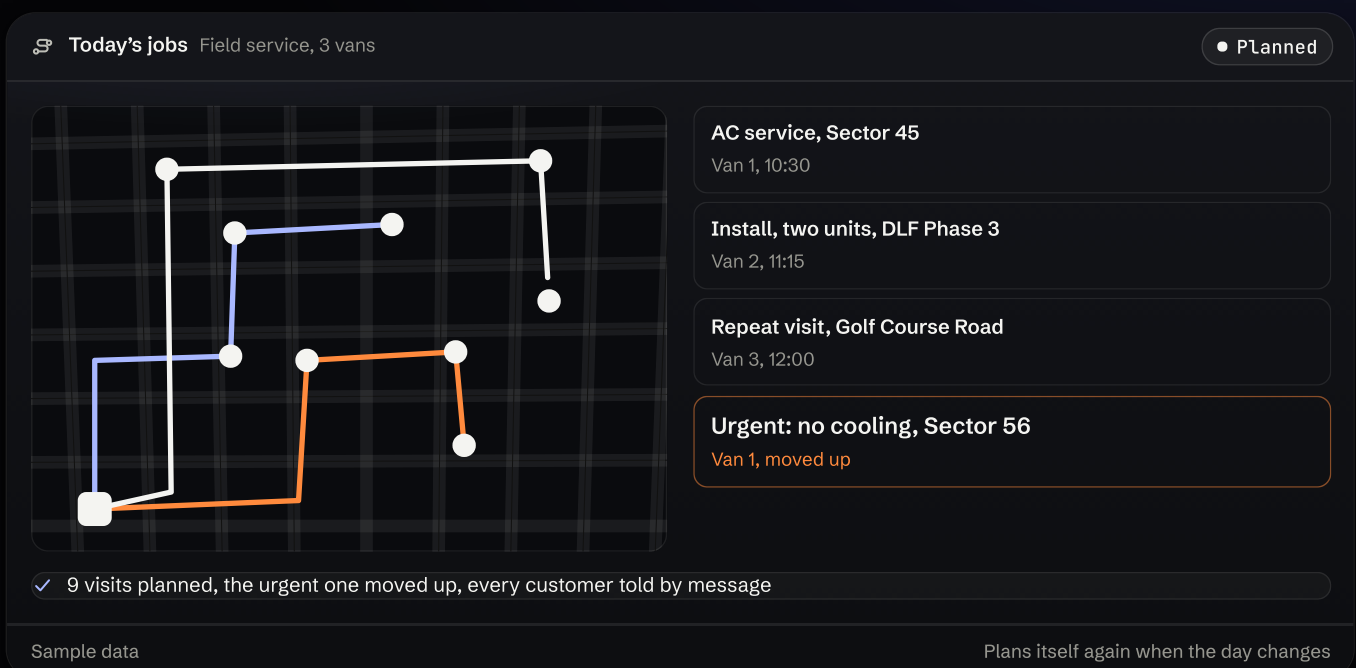
Get the work done

Operations

Agents

Conversations

Apps



Nobody can find the latest version of anything.

The signed contract and the latest rate card are somewhere in someone’s mail, a shared drive or a WhatsApp chat from March.

WHICH ONE IS THE LATEST?

☐	Rate card FINAL.xlsx	In Neha’s mail	4 Mar
☐	Rate card FINAL v2.xlsx	On the shared drive	11 Mar
☐	Rate card final (new).xlsx	WhatsApp, the sales group	19 Mar
☐	Rate card FINAL v2 Amit edits.xlsx	On one laptop	2 Apr
☐	rate card latest.pdf	Printed, on a desk	no date

A sample, and every office has a folder like it. No number on this page: we found none we would print.

WHAT FIXES IT

A company brain that has read your files, mail and chats, with permission, and answers in plain words with the source attached.

PART OF

Know your company

Knowledge

Intelligence

Operations

Q Company brain Your files, your mail, your policies

● Answered

Q What is our refund rule for corporate clients?

Corporate clients get a full refund up to 14 days before the start date, and half after that **1**. Finance confirmed in March that the refund includes GST **2**.

1 Client terms, version 3
Page 12, refunds

2 Mail from finance
3 March, refunds and GST

🔒 Answered from your own files. Nothing leaves your servers.

Sample data

Every answer shows where it came from

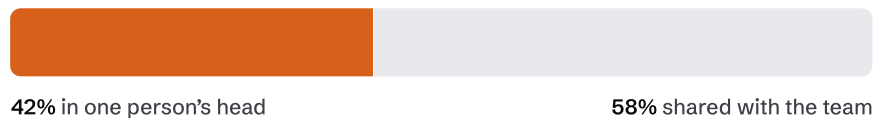
Only one person knows how pricing works.

When your pricing person is on leave, quotes stop, and if she ever leaves for good, the method goes with her.

42%

Of the knowledge a role needs is unique to the person in it, and shared with nobody.

WHAT ONE ROLE NEEDS TO KNOW

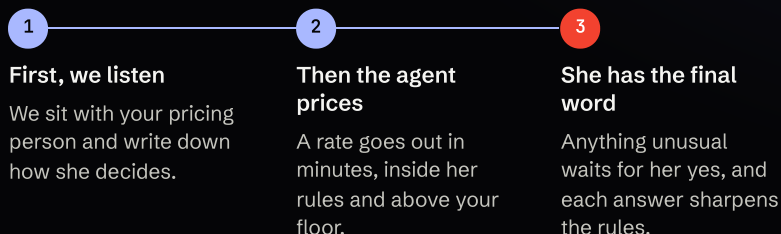


5.3 hours a week lost by each worker, waiting for a colleague's knowledge or working it out again.

Panopto Workplace Knowledge and Productivity Report, July 2018, 1,000 US workers.

WHAT FIXES IT

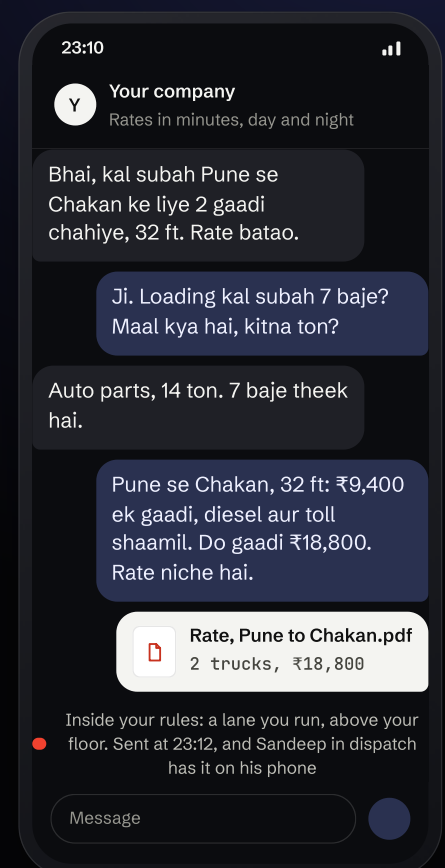
We sit with your experts, write down how they decide, and build an AI agent that prices, checks or answers the way they would, with them as the final word.



PART OF

Know your company

Knowledge Agents Operations Conversations

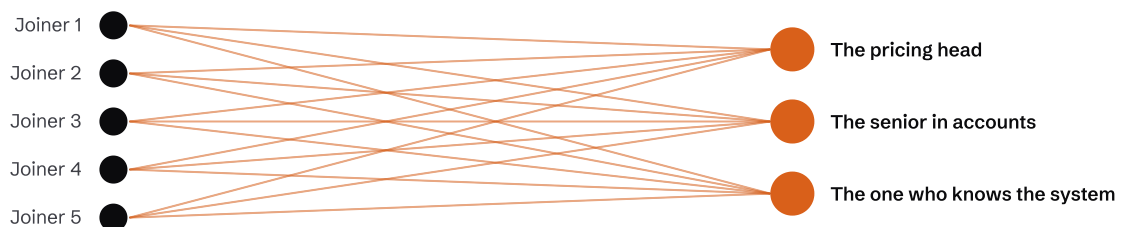


Sample data. A Saturday night rate request, answered in two minutes

New people take six months to be useful.

Every new joiner learns by asking the same three busy people, and half of what they need was never written down.

WHO EVERY NEW JOINER LEARNS FROM



A picture, not a measure: five joiners, and the same three busy people. No number on this page: we found none we would print.

WHAT FIXES IT

A company brain and a first 30 days path for every role, with short lessons built from your own SOPs and best calls, in the languages your people speak.

PART OF

Know your company

Knowledge

Apps

Voice

Agents

✱ Your first 30 days

Staff app

● Answered

Sales executive, Pune

Lesson 7 of 12

● Accounts and tools set up

● Products and the price list

● Listening to your best calls

○ A first quote on your own

Day 1

Week 1

This week

Week 4

📄 Next lesson: how we price a fit out, 6 minutes

ASKED ON DAY 9

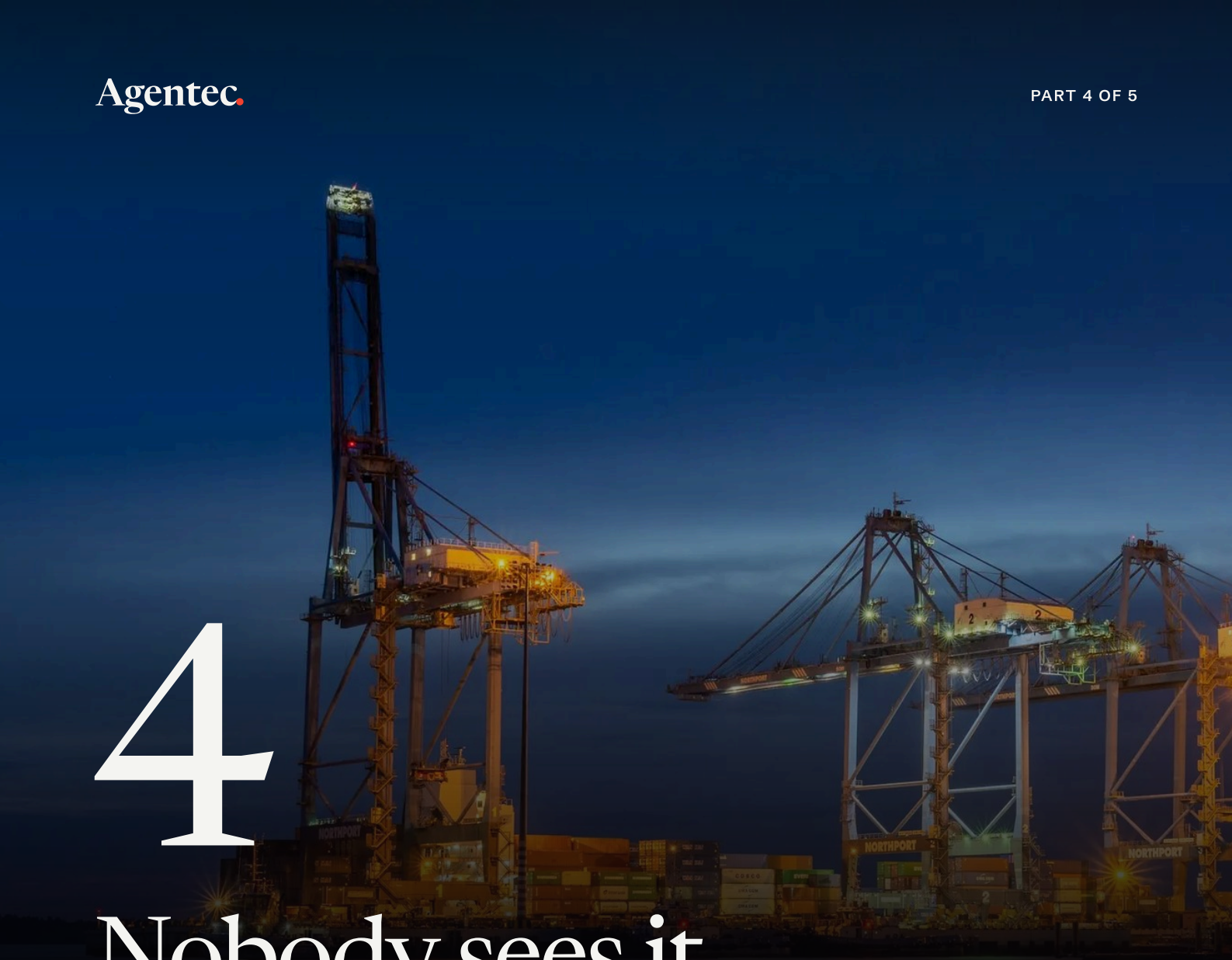
How do I raise a credit note?

Open the invoice, choose Credit note and pick the reason. Above ₹50,000 it goes to Meera in accounts for a yes.

Answered in 3 seconds, from your own SOP, page 14

Sample data

Built from your own SOPs and best calls



4

Nobody sees it coming.

Photograph: Esmonde Yong, Unsplash

The customer drifting away, the clause on page 31, the file pasted into a free tool. Six things found too late.

17	We find out a customer left when the orders stop.	5 to 25×
18	Our page hasn't posted anything in two months.	95%
19	I see my real profit only when the CA closes the books.	no number yet
20	We sign contracts nobody has read properly.	9%
21	Staff paste our files into free AI tools.	77%
22	We build what the loudest customer asked for.	no number yet

We find out a customer left when the orders stop.

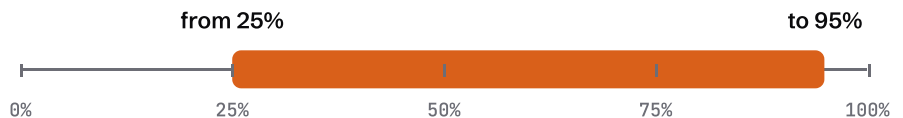
Nobody noticed the complaints getting sharper or the orders getting smaller until the account had already gone to a competitor.

5 to 25×
the cost

Of winning a new customer, against keeping one you already have.

Harvard Business Review, 2014, on research by Bain.

PROFIT ADDED BY KEEPING 5% MORE OF YOUR CUSTOMERS



The range is wide because trades differ. In every one of them, the customer you keep is the cheap one.

WHAT FIXES IT

A watch on orders, tickets, payments and the tone of messages that flags customers going quiet or getting angry, with a drafted note for the account owner.

PART OF

Win customers

Intelligence

Conversations

Voice

Knowledge

Customers going quiet

Orders, tickets and tone, watched

On the record

Mon	A distributor in Nagpur: orders down 40% over six weeks Intelligence	Flagged
Mon	The same account: two sharp tickets in ten days Conversations	Flagged
Tue	A note for Amit, who owns the account, drafted with the facts Agents	For you
Wed	A clinic chain in Hyderabad paid late twice, after two years on time Finance	Watching
Thu	A retailer in Indore is back to its usual order after a call Growth	Kept

✓ 212 accounts watched, 3 going quiet, 1 kept this week

Sample data

A sample week

Our page hasn't posted anything in two months.

You know you should show up where buyers look, but the one person who does marketing is also doing three other jobs.

95%

Of the time, the supplier that won was already on the buyer's first shortlist.

THE BUYER'S JOURNEY, FROM FIRST THOUGHT TO SIGNED ORDER

first contact with any supplier: 61% of the way



For the first 61%, the buyer reads, asks around and makes the shortlist **without you in the room.**

54% of B2B marketers name a lack of resources as a challenge.

6sense Buyer Experience Report, 2025, nearly 4,000 B2B buyers. Content Marketing Institute, 2025.

WHAT FIXES IT

A content engine that turns the founder's voice notes and your real work into a month of posts, articles and short films, each one waiting for your yes.

PART OF

Win customers

Brand

Growth

Voice

Conversations

✧ Content engine This week, in your voice

• 1 for you

Mon LINKEDIN

What we learned fitting out 3 offices in Pune

• Scheduled

Tue INSTAGRAM

Before and after: the Baner site

• Scheduled

Wed NEWSLETTER

Five questions customers asked this month

• Scheduled

Thu BLOG

How to choose a chair your team will sit in

• Scheduled

Fri WHATSAPP

New range, with a price list for regulars

• Waiting for your yes

📄 Written from your own week: 3 site visits, 2 customer questions, 1 new range

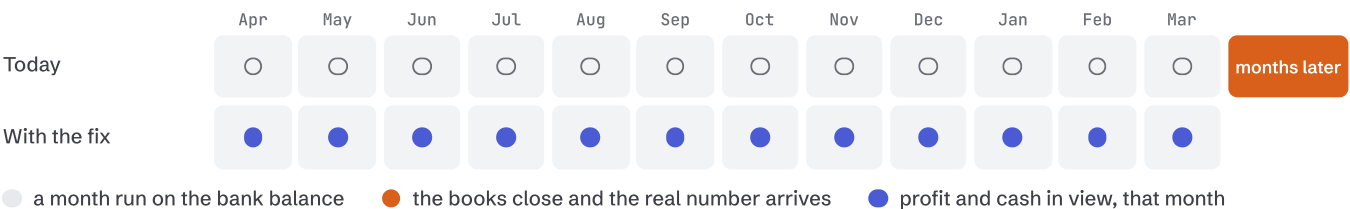
Sample data

Every post goes out after your yes

I see my real profit only when the CA closes the books.

The books are done for the tax return, so the owner steers by the bank balance and finds the loss months later.

WHEN THE OWNER SEES THE REAL PROFIT



A picture, not a measure. No number on this page: we found no Indian figure we would print.

WHAT FIXES IT

Your books kept current every day in Tally or your ERP: the bank reconciled, bills matched and a plain-word profit and cash view on your phone every month, not only when the CA closes the year.

PART OF

Get paid

Agents

Intelligence

Documents

Operations

✓ Bank reconciliation

October

● 6 for you

3 Oct

NEFT, a regular customer

● Invoice 1182

₹2,40,000

5 Oct

UPI, 41 payments

● 41 receipts

₹1,86,450

7 Oct

RTGS, a distributor

● Half of invoice 1190

₹90,000

9 Oct

Cheque 004512

● No invoice found

₹38,200

₹

312 of 318 lines matched. 6 need you, each with its question.

Sample data

You only see the exceptions

We sign contracts nobody has read properly.

The customer's paper gets signed to start the work, and the penalty clause turns up at the first late delivery.

9%
of revenue

What weak contract management costs the average business, every year.

SHARE OF ANNUAL REVENUE LOST



WHERE ONE COMPANY'S CONTRACT DATA SITS



About 24 different systems.

World Commerce and Contracting, August 2025.

WHAT FIXES IT

An AI agent reads every contract before you sign it, marks the clauses that could hurt you, suggests safer wording and tracks every date and promise after signing.

PART OF

Stay in control

- Documents
- Knowledge
- Operations
- Trust

Contract review Supply agreement, 38 pages

Ready for you

1

Reader
Reads every clause and lists what it binds you to

2

Comparer
Sets each clause beside your own standard terms

3

Writer
Suggests safer wording where a clause could hurt

4

Checker
Lists every date, penalty and renewal

Read 38 pages, 61 clauses

9 differ from yours

Rewrote 3 clauses

3 flagged for you

WHAT THEY FOUND

09:41 Payment in 90 days, your terms say 45

09:42 Late delivery: 2% a week, with no cap

09:43 Renews by itself unless cancelled 90 days ahead

09:44 Liability capped at the order value, as yours

09:45 Disputes heard in Pune, as yours

FOR YOUR YES

○ WAITING

Changes ready to send back

61 clauses read, 3 flagged for you

○ Yes, send it

Show me the 3

Sample data

A team of agents on one job

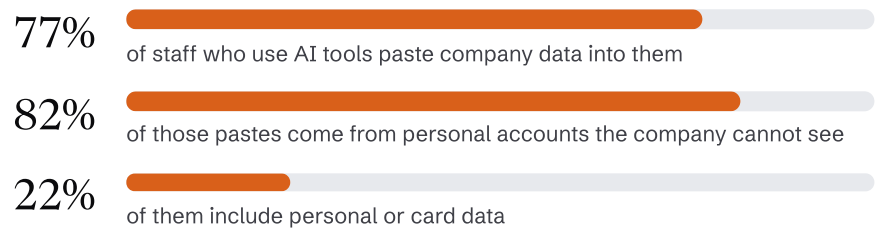
Staff paste our files into free AI tools.

Your team already uses public AI to write mails and read contracts, and nobody knows which client files went where.

Rs **22**
crore

The average cost of a data breach in India in 2025. Unapproved AI use added about Rs 1.8 crore.

WHAT STAFF DO WITH AI TOOLS TODAY



LayerX, reported by The Register, October 2025. IBM, Cost of a Data Breach, India, 2025.

WHAT FIXES IT

A private AI for your staff that runs on your own servers, with rules on who can use which data and a log of every question and answer.

PART OF

Stay in control

Models

Trust

Audit trail IT and security, on the record

All in the rules

09:12
Access agent
Finance access asked for a new joiner

- Waiting for a yes

09:14
Staff assistant
Customer list pasted into a public AI tool

- Stopped by your rule

09:20
Asha, IT head
Said yes to finance access, for 90 days

- Granted

13:40
Security agent
A sign in from a new country, at 2 am there

- Confirmed with the person

18:00
Access agent
A leaver's 11 accounts closed on her last day

- Closed, files handed over

YOUR RULES

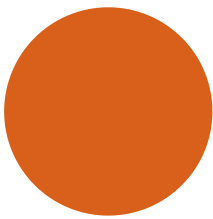
- ✓ Client data never goes to a public AI tool
- ✓ New access needs the IT head's yes
- ✓ Every account closes on the last day

Sample data
Who asked, who said yes, and what was stopped

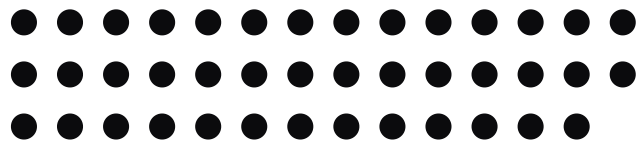
We build what the loudest customer asked for.

Feedback is scattered across tickets, sales notes and calls, so the roadmap follows whoever shouted last.

WHO THE ROADMAP HEARS



1 customer,
asking loudly



41 customers, asking quietly for something else

A sample to show the idea, not a measure. No number on this page: we found none we would print.

WHAT FIXES IT

Every ticket, call and review read and grouped by what customers ask for, matched to how they use the product, so you build what's needed and test it early.

PART OF

Build something new

Intelligence

Knowledge

Apps

Conversations

Q Company brain Your tickets, calls and reviews

● Answered

Q What did customers ask for most this quarter?

Bulk upload. It came up in 41 tickets and 9 sales calls, mostly from accounts that use the product every week **1**. The dark theme your largest account keeps asking for came up 3 times **2**.

1

Support tickets, July to September

312 read and grouped by what they ask for

2

Call notes and reviews

64 calls, 118 reviews

🔒 Answered from your own files. Nothing leaves your servers.

Sample data

Every answer shows where it came from

5

Photograph: National Cancer Institute, Unsplash

It all rests on one person.

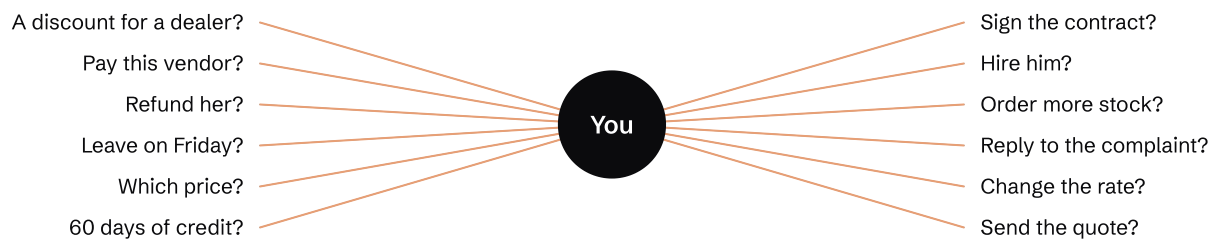
Every decision and every deadline, on one phone and one calendar. Two problems with the same root.

23	Everything comes to me.	no number yet
24	A deadline gets missed and a notice arrives.	1,450+

Everything comes to me.

Every discount, payment and unhappy client lands on the owner's phone, so the company moves only as fast as one person can read.

ONE MORNING ON THE OWNER'S PHONE



A picture, not a measure. No number on this page: we found none we would print.

WHAT FIXES IT

Your rules written down once, routine calls made the same way without you, and only real exceptions sent to your phone as one tap cards with the facts.

PART OF

Get the work done

Trust

Intelligence

Agents

Operations

🔒

Audit trail

Every action, on the record

● All in the rules

10:02

Quotes agent
 Drafted quote 2291 for 120 chairs
 • Waiting for a yes

10:03

Quotes agent
 Tried to send at a 9% margin
 • Stopped: under your 12% floor

10:05

Mail agent
 Took a card number out of a reply
 • Hidden before sending

10:06

Neha, sales
 Said yes to quote 2291
 • Sent

10:09

Support agent
 Answered 14 customer questions
 • Inside the rules

YOUR RULES

✓ Never send a price under a 12% margin

✓ Never share a card or bank number

✓ A person says yes to every price

Sample data

Who did what, when, and who said yes

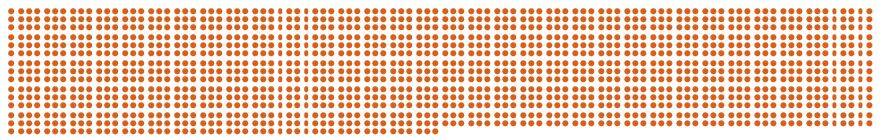
A deadline gets missed and a notice arrives.

Licences, filings and renewals live in one person's calendar and a spreadsheet, so you hear about a missed date from the penalty.

1,450+ duties a year

For one small factory, with a single unit in one state.

EVERY DOT IS ONE COMPLIANCE DUTY, EACH WITH ITS OWN DATE



486

clauses that
can mean
prison

48

registers to
keep

Rs 13 to 17 lakh

a year to keep up

TeamLease RegTech, June 2025. A manufacturing MSME with a single unit in one state.

WHAT FIXES IT

Every licence, filing and renewal tracked with an owner and a date, new rules read for what they change for you, and the papers prepared before the deadline.

PART OF

Stay in control

Trust

Documents

Intelligence

Operations

Filings and renewals

Every date, watched

On the record

1 Oct	GST return for September: drafted from the books Documents	For your yes
3 Oct	Factory licence renewal: forms filled, due 28 Oct Operations	Ready
7 Oct	Pollution consent: inspection booked with the board Voice	Booked
10 Oct	TDS payment filed after your yes Finance	● Filed
12 Oct	Fire safety certificate: 44 days to renewal, reminder set Trust	Watching

✓

Nothing missed this month. Every filing on the record with who said yes

Sample data

A sample month

Every company does six things. We rebuild all six.

Every fix in this report belongs to one of six offers. We plan the whole company. Then we build the first three. The old way keeps running until the new one has passed on your own work.

1 WIN CUSTOMERS8 of 24

Leads wait until Monday.
The buyer doesn't.

Every enquiry gets an answer and a price while the buyer still wants one, on the channel they wrote in.

PROBLEMS IN THIS REPORT0102030405061718

2 GET THE WORK DONE5 of 24

Everything comes to
you. Most of it shouldn't.

Routine decisions follow your rules. What still needs you arrives on your phone as one tap, with the facts attached.

PROBLEMS IN THIS REPORT0710111323

3 GET PAID3 of 24

You did the work. The money
shouldn't take 90 days.

The invoice goes out the day the job is done, and it is followed up politely until it is paid or your person takes over.

PROBLEMS IN THIS REPORT080919

4 KNOW YOUR COMPANY3 of 24

Only one person knows
how pricing works.

We sit with them, write down how they decide and build it into a system the whole team can use. They keep the final say.

PROBLEMS IN THIS REPORT141516

5 STAY IN CONTROL3 of 24

Your staff already use AI.
Your files go with them.

Give them a private AI that runs on your own servers, with your rules deciding what it may do alone and every step on record.

PROBLEMS IN THIS REPORT202124

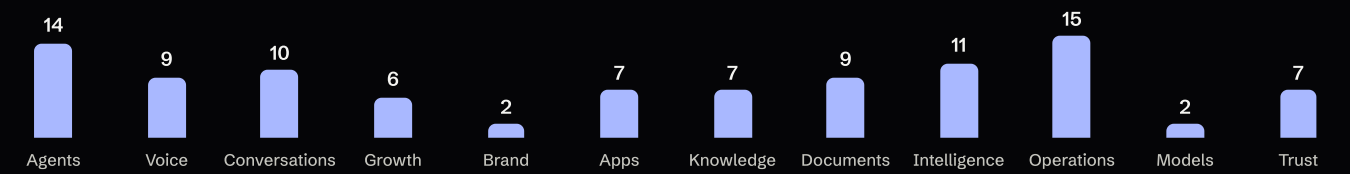
6 BUILD SOMETHING NEW2 of 24

Bring us your idea.
We'll bring it to life.

An app, a portal, a product or a line of business run by AI agents: shaped, built, launched and run, in your name from day one.

PROBLEMS IN THIS REPORT1222

THE PARTS LIST: TWELVE LAYERS, AND HOW MANY OF THE 24 PROBLEMS EACH HELPS TO FIX



Yes

AI does the work. A person says yes.

Nothing leaves your company, no money moves and no customer hears from you until one of your people has approved it.

Find your three.

Nobody fixes 24 things at once. We plan the whole company, then build the first three. Tick every problem you recognise, then choose your three.

THE BUYER WAITS

- ☐ 01 Leads wait until Monday.
- ☐ 02 Quotes sit in an inbox for days.
- ☐ 03 Calls ring out, and the customer books whoever picks up.
- ☐ 04 We answer the same twenty questions all day.

MONEY LEAKS OUT

- ☐ 05 I don't know what my salespeople did today, and their customers live on their own phones.
- ☐ 06 We spend on marketing and can't say what came back.
- ☐ 07 The same data gets typed into three systems.
- ☐ 08 We did the work, and the money comes 90 days later.
- ☐ 09 Nobody checks what we pay suppliers.
- ☐ 10 We run out of what sells and sit on what doesn't.
- ☐ 11 Hiring takes months, and the good people go elsewhere.
- ☐ 12 Every small change takes the developers months.

THE COMPANY FORGETS

- ☐ 13 I spend my day chasing people for updates.
- ☐ 14 Nobody can find the latest version of anything.
- ☐ 15 Only one person knows how pricing works.
- ☐ 16 New people take six months to be useful.

NOBODY SEES IT COMING

- ☐ 17 We find out a customer left when the orders stop.
- ☐ 18 Our page hasn't posted anything in two months.
- ☐ 19 I see my real profit only when the CA closes the books.
- ☐ 20 We sign contracts nobody has read properly.
- ☐ 21 Staff paste our files into free AI tools.
- ☐ 22 We build what the loudest customer asked for.

IT ALL RESTS ON ONE PERSON

- ☐ 23 Everything comes to me.
- ☐ 24 A deadline gets missed and a notice arrives.

1 The one that gives me my hours back

2 The one that brings money in sooner

3 The one my team feels in its own day

Bring your three to a session.

45 minutes on a video call with our founder and the people who live with the problem. Nothing to sign. You leave knowing what we would build first, and why. If we are the wrong firm, he says so on the call.

BOOK THE SESSION
agentec.cloud/start

OR WRITE TO
hello@agentec.cloud

Every figure here can be checked.

We read it ourselves.

A study appears only if we opened the source and read the figure there. A number seen in a search result, or quoted by someone else, stays out.

We show our sums.

Where no fair study exists, we work the figure out for an ordinary company and print every step, so you can put your own numbers in.

We leave gaps.

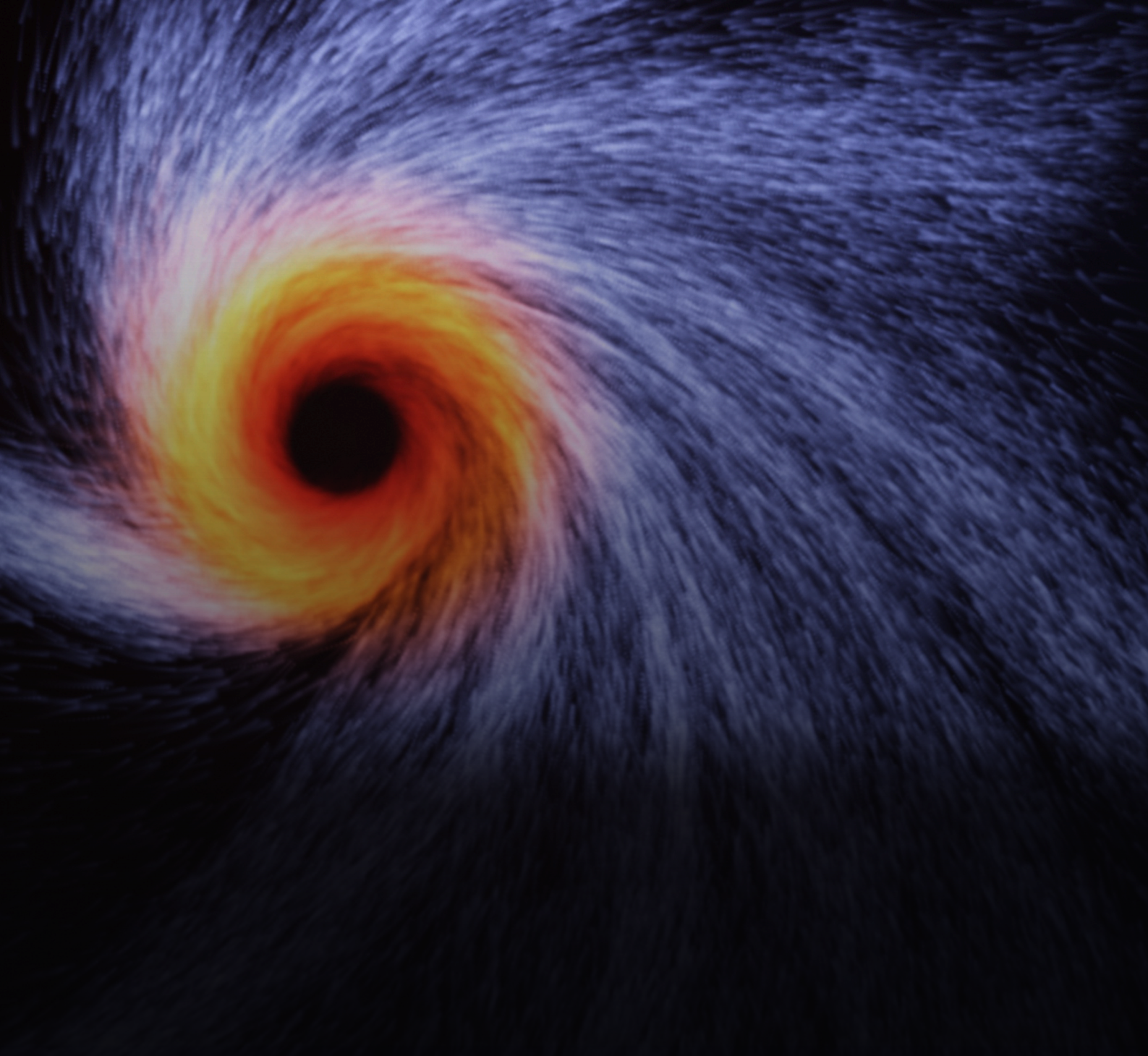
Five problems have no number we would print. Their pages say so. Many studies here are from the United States, and each page names its year.

OUR FIVE SUMS, IN FULL

02	Quotes sit in an inbox for days	12 months × one lost order of Rs 5 lakh	Rs 60 lakh a year
03	Calls ring out	168 hours in a week, less 6 days × 9 hours open	114 hours a week
04	The same twenty questions, all day	2 people × Rs 25,000 a month × 12 months	Rs 6 lakh a year
07	The same data typed three times	150 orders × 3 systems × 2 minutes	15 hours a day
10	Out of what sells, full of what doesn't	Rs 50 lakh of slow stock × 12% interest	Rs 6 lakh a year

THE STUDIES, BY PAGE

01	Leads wait until Monday. Harvard Business Review, The Short Life of Online Sales Leads, March 2011.	13	Chasing people for updates. American Association for Physician Leadership reprint of the HBR article.
01	Leads wait until Monday. SmartCompany, Are you letting online leads go cold?, July 2011.	15	Only one person knows pricing. HR Dive on the Panopto report, 18 July 2018.
05	What did my salespeople do today?. Salesforce, State of Sales, sixth edition, 25 July 2024.	17	Customers leave quietly. Harvard Business Review, The Value of Keeping the Right Customers, October 2014.
06	Marketing spend, return unknown. Nielsen 2024 Annual Marketing Report release, 25 April 2024.	18	The page has gone silent. 6sense, 2025 B2B Buyer Experience Report.
08	Paid 90 days after the work. Storyboard18, Delayed payments to MSMEs fall to Rs 7.34 lakh crore, 26 November 2025 (GAME, FISME and C2FO report).	18	The page has gone silent. Content Marketing Institute, B2B Content Marketing Benchmarks, Budgets and Trends, Outlook for 2025.
09	Nobody checks supplier bills. CFO.com, Metric of the Month: Detect and prevent duplicate or erroneous payments, 3 March 2020 (APQC data).	20	Contracts signed unread. CFO.com press release on the World Commerce and Contracting study, 19 August 2025.
09	Nobody checks supplier bills. Ardent Partners, The State of ePayables 2025, on the sponsor's page.	21	Files pasted into free AI tools. The Register on the LayerX report, 7 October 2025.
11	Hiring takes months. Gallup, This Fixable Problem Costs U.S. Businesses \$1 Trillion, 13 March 2019.	21	Files pasted into free AI tools. IBM India newsroom, Cost of a Data Breach 2025, 7 August 2025.
12	Small changes take months. Stripe, The Developer Coefficient, September 2018.	24	A missed deadline, then a notice. TeamLease RegTech, Jailed for Doing Business.
13	Chasing people for updates. Harvard Business Review, How Much Time and Energy Do We Waste Toggling Between Applications?, August 2022.	24	A missed deadline, then a notice. WION on the same report.
		24	A missed deadline, then a notice. The Tribune (ANI), TeamLease RegTech report on MSME compliance costs, 29 June 2025.



Agentec.

Everything AI can do, built for your company.

SEE THE WORK
agentec.cloud

WRITE TO US
hello@agentec.cloud

The hidden costs of a growing company. An Agentec report, October 2026. Every screen in this report shows sample data and is a picture of the kind of system we build, never a client's. Photographs are licensed and credited where they appear.