IDEA TO INVOICE · CONVERT

# Close the Deal

The last part of the journey from a rough idea to a paid invoice. How to write a proposal that gets signed, hold a price without flinching, onboard a new client without dropping the ball, and turn that first paid engagement into two more without a hard sell.

| EDITION | FUNNEL STAGE | READING TIME | TOOLS REQUIRED |
|---|---|---|---|
| 12 of 12 | Convert | ~30 minutes | £0 |

BEFORE YOU START

# Read this first

*You have a way to talk to potential customers. Now you need to convert conversations into money without burning the relationship on either side.*

This is the twelfth and final guide in the Idea to Invoice series. It assumes you have already found a customer, had a real conversation about their problem, and got to the point where money is on the table. The earlier guides cover where AI helps, how to pilot it, how to keep your data your own, how to brief AI well, how to interrogate vendors, how to hire your first AI employee, how to set up an agent of your own, how to decide if work is worth doing, how to build it, how to be found, and how to start the conversation. This one closes the loop.

### Who this is for

A solo operator or small studio with at least one paying customer, or one very close to it. You have a way to reach buyers, you have something worth selling, and you have run out of luck with winging it.

You are willing to send a real proposal on real paper (or real pixels). You are willing to put a number on a page and stand behind it. You are willing to be the person who follows up.

You are happy with a £0 stack and will only upgrade when the volume of real revenue justifies it.

### Who this is not for

Anyone still at the stage of "I should probably start a business one day". If you have not yet had a discovery call with a real potential buyer who has a real budget, start with Edition 11: Get the Conversation.

Anyone selling physical products at scale. The mechanics of closing a services engagement are different to retail, and this guide is written for the services side.

Anyone looking for sales scripts that override a buyer's better judgement. That is not what closing looks like. Closing is removing the friction between a buyer who already wants to say yes and the moment they say it.

## What you will end up with

By the end of this guide you will have a proposal template you can fill in an hour, a pricing script for the four most common objections, a first-week onboarding checklist, a referral email you can actually send, a follow-up cadence for quiet leads, and a one-page view of the £0 stack that does it all. None of it requires a credit card to start.

## How to read it

Chapters one to four are sequential. Each builds on the one before, so if you only have an hour, read them in order. The follow-up cadence chapter sits between the work and the tools, because the cadence matters more than the software. The tools chapter at the end is a reference: skim it once, then return to it when you actually need to set something up.

# Contents

*Five chapters, one reference, and a colophon that closes the series.*


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## The toolkit at a glance

The whole field guide runs on free tiers. None of these require a credit card to start, and none of them will bill you before you have actually earned money from a paid engagement.

- **Claude** (free tier) for drafting proposals, summarising discovery calls, writing objection responses, and turning rough notes into a structure you can edit.
- **PandaDoc** free tier for proposals with electronic signatures, up to three documents a month on the no-card plan.
- **Stripe** (no monthly fee, transaction-only pricing at 1.5% + 20p for UK cards) for invoices, payment links, and one-off subscriptions.
- **Calendly** free tier for booking the discovery call, the kick-off, and the quarterly review without a back-and-forth email chain.

## A note on what this guide is not

This is a practitioner's field guide for a one-person or very-small-team services business in the UK. It is not a sales playbook for an enterprise sales floor, and it is not a cold-outreach tutorial. If you find yourself needing either of those, you have outgrown this series in a good way.

CHAPTER 01

# Proposals that get signed

*A proposal is not a price list. It is a plan the buyer reads once and signs. The plan is what gets signed, not the price.*

Most proposals fail because they read like a quote. A line of work, a number, a signature box. The buyer puts it in their inbox, forwards it to a finance director, and three weeks later you find out they went with someone who wrote a plan instead of a number. The work to write a plan is the same work. One of you can be replaced by anyone. The other cannot.

The honest version of a proposal is five pages or fewer, written in the buyer's words, and ends with a paragraph that tells them exactly what happens after they sign. Anything longer is a document. A document is read by lawyers. A plan is read by the person who has the problem.

## Use AI to draft, not to write

Paste your discovery notes into Claude and ask for a draft against the structure below. You will get something usable in two minutes. The job is to rewrite the lines that are obviously yours in your voice, and the lines that are obviously the buyer's in their words. A draft you rewrite in fifteen minutes is faster than a blank page.

What AI is good for here: summarising a forty-minute call into four sentences, turning a vague scope ("help us with the AI stuff") into a finite list of deliverables, and producing three versions of the "what happens next" paragraph so you can pick the best one. What it cannot do is know what the buyer actually values, what your business can credibly deliver, or when to walk away from a deal that should not close.

## The proposal structure

Use this template for every proposal until you have a reason not to. Copy it into PandaDoc, fill in the bracketed sections, and send it the same day. Speed is part of the close. The longer a proposal sits in someone's inbox, the more it gets compared to other proposals and the less it gets compared to the conversation you had.

```
PROPOSAL: [Project name] for [Client name] Prepared by [Your name], [Date] 1. The
problem, in their words [Two or three sentences lifted from the discovery call. Use
their language, not yours. If they said "we're drowning in spreadsheets", write
"drowning in spreadsheets".] 2. What success looks like [A specific, measurable
outcome with a date. "By the end of Q3 we will have reduced the weekly reporting
cycle from six hours to under one." Not "improve reporting".] 3. Scope (what is
included) - [Deliverable 1, with acceptance criteria] - [Deliverable 2, with
acceptance criteria] - [Deliverable 3, with acceptance criteria] 4. Out of scope (so
there is no argument later) - [Anything a reasonable buyer might assume is in] -
[Anything future-you would secretly like to add] 5. Timeline and milestones - Week 1:
[milestone] - Week 3: [milestone] - Week 6: [milestone and go-live] 6. Price - Fixed
fee: £[amount], invoiced [schedule] - Or: Day rate £[amount], estimated [N] days -
Expenses: pre-approved only, receipts attached - Payment terms: 14 days from invoice
date 7. What I need from you - A single point of contact who can answer questions in
under 24 hours - Access to [systems / data / people] by [date] - Sign-off authority
on the named approver, named here 8. What happens after you sign [Four sentences. Day
1, day 3, end of week 1, end of project. The buyer should be able to picture the next
eight weeks without phoning you.] 9. Acceptance Signed by [name and role], [date].
```

## The paragraph that matters most

Section eight is the one most proposals leave out. It is also the one that turns a buyer who is leaning yes into a buyer who signs today. Tell them, in plain language, exactly what happens next. Not "we will begin work promptly" — that is a clause, not a plan. Tell them you will email tomorrow with the kick-off questionnaire, that the kick-off call is on Wednesday at 10am, that the first milestone is on Friday week two, that they will see the

CHAPTER 02

# The pricing conversation

*"That is too expensive" usually means one of three other things. The job is to find out which one.*

The pricing conversation is the part most solo operators dread, because it feels like the moment the buyer is judging you. They are not. They are doing one of three jobs: checking you will hold your nerve, working out whether they can justify the spend to someone else, or genuinely working out whether the value is there. In all three cases, the right move is the same. Stay in the conversation, ask a question, and let them tell you which of the three it is.

## Anchoring with three options

Present three options, not one. The middle one is the one you actually want them to take. The bottom one is real, not a decoy, so you do not lose trust later. The top one is real as well, and is there so the middle option feels reasonable. The gap between the options should be wide enough that the choice feels meaningful — roughly 30 to 40 per cent between each tier, not 5 per cent.

For a fixed-fee engagement, anchor against the outcome, not the hours. "£6,000 to get the reporting cycle under an hour a week by the end of Q3" lands differently from "£6,000 for two weeks of my time". Both are true. Only one is the conversation the buyer is having in their head.

## The four objections, and how to answer

The table below covers the four objections you will hear most often, the thing the buyer is usually actually saying, and a response that keeps the conversation alive. Read it once before the call. You will not need to memorise it. You will need to recognise the shape.

| OBJECTION | USUALLY MEANS | WHAT TO SAY NEXT |
|---|---|---|
| "That is more than we wanted to spend." | They have a budget number in their head and yours is over it. They may still proceed. | "Understood. Is the issue the total number, or the way the work is split across the timeline? I can reshape either." |
| "Can you do it for less?" | Either they are testing you, or they have a real ceiling. Find out which before you answer. | "I can. The scope changes with the number. If we cut to £X, the things that fall out are A and B. Which would you rather keep?" |
| "We need to think about it." | Either they need to consult someone, or the conversation has stalled. Both warrant a follow-up. | "Of course. To make the conversation with whoever you consult easier, can I send a one-page summary with the three numbers and the trade-offs?" |
| "We are going to go with someone cheaper." | Sometimes true. Sometimes they are signalling they need a reason to pick you. Worth one honest question. | "Fair enough. Before you go, can I ask — is it the price, or is it something in the proposal that did not land for you?" |

## When to discount, when to walk

The temptation to drop the price by 10 per cent to win the deal is almost always wrong. If you cut once, you will be asked to cut again. The deal that survives a cut is the deal that teaches the buyer you are negotiable, which is not the buyer you want at this stage of your business.

> **A WARNING ABOUT DISCOUNTING EARLY**
> A discount given before the work has started is the single most expensive gesture in a small services business. It teaches the buyer that your list price was a starting point, sets the precedent for the next negotiation, and quietly tells you that you do not believe in your own number. If the deal does not close at your price, either the scope is wrong, the buyer is wrong, or the timing is wrong. In all three cases the answer is to walk away, not to discount.

The right time to flex on price is when the buyer is offering something you actually want: a longer commitment, a

CHAPTER 03

# Onboarding without dropping the ball

*Most client relationships do not die in the proposal. They die in week one, when the buyer's anxiety meets your silence.*

The first week after a signature is when the buyer is most worried they made the wrong call. They have spent money. They have told their team. They have told their boss. The day after signing, every unanswered email is evidence that maybe they should not have done it. The job of onboarding is to keep answering emails before the buyer has to send them.

Most solo operators treat onboarding as the bit after the sale, when in reality it is the bit that decides whether there is a next sale. The chapter that follows is about making the first week boring, on purpose, so that weeks two through eight can be interesting.

## Set expectations on day one

The single biggest predictor of a clean engagement is the kick-off email. It should arrive within twenty-four hours of the signature and should do five things, in this order: thank the buyer for the trust, confirm the dates you agreed, name the next three actions with the dates attached, list the one thing you need from them this week, and invite the kick-off call. That is the entire email. It is three short paragraphs. It will do more for the relationship than any welcome pack, onboarding portal, or branded mug.

## The first-week checklist

Print this. Pin it next to your desk. Run it for every new client until the muscle memory takes over. If even one of these slips past day five, the rest will not save the engagement.

- ✓ Kick-off email sent within 24 hours of signature
- ✓ Stripe payment link sent and first invoice paid
- ✓ Calendly link sent for the kick-off call (within seven days)
- ✓ Kick-off call held, notes shared same day
- ✓ Single point of contact confirmed, named in writing
- ✓ Access to systems / data requested, with date
- ✓ Day-one deliverable acknowledged in writing
- ✓ Mid-week check-in sent on day three (a one-liner is enough)
- ✓ Week-one summary sent on day five (what is done, what is next)
- ✓ First milestone on the calendar and in the buyer's diary

## The five-touch follow-up cadence

The cadence below is the one this guide runs on. It is the same for every new client. The first three touches happen in week one. The last two are spaced out so the buyer knows you are still there without you needing to perform. Each touch is short, factual, and ends with a clear question.

1. **Day 1, kick-off email.** Thank, confirm, name three actions, ask for the contact, invite the kick-off call.
2. **Day 2, payment confirmation.** Acknowledge receipt of the deposit or first invoice. State the next milestone date. No fluff.
3. **Day 3, mid-week check-in.** One line: "Quick note to confirm I have everything I need for the kick-off on Wednesday. Let me know if anything has changed on your side."

CHAPTER 04

# Turn one client into three

*The cheapest new client is the one your existing client introduces. The most expensive mistake is assuming they will do it without you asking.*

Referrals do not happen on their own. Buyers assume you are too busy to want more work, or they do not know what kind of client you are looking for, or the moment when they would have introduced you has long since passed. None of these are problems you can solve by being good at the work. They are problems you solve by asking, in writing, at the right moment.

The right moment is two to four weeks after delivery, when the result has been used and the work is fresh enough that the buyer's peers are still asking about it. The moment the project wraps is too early: the buyer is mentally filing you away under "contractor, completed".

## Two asks, in the right order

Ask for the testimonial first, then ask for the introduction. The order matters. A buyer who has just written a paragraph about what you did is psychologically closer to introducing you than a buyer who has not. The testimonial is the warm-up. The introduction is the close.

Make the testimonial easy. Send three questions, not an open prompt. The questions below work for most engagements. The buyer answers in two sentences each, you stitch them into a paragraph, and you send it back for sign-off. Total time on their side: under ten minutes.

- What was the problem when we started working together?
- What changed for you or your team once the work was done?
- Who would you say this kind of work is right for, and who is it not right for?

## The referral email

Send this in the same week you receive the testimonial. Personalise the bracketed sections. The point of the template is to do the awkward part for the buyer. They forward the email, change nothing, and the introduction has been made.

```
Subject: Quick ask — one name, if you have one Hi [first name], Hope the [project /
system / report] is settling in well. Two weeks in is usually when the real questions
come up — happy to answer any that surface. Two quick things, both small. First,
thank you for the testimonial. I have put it on the site with your permission. If you
would rather I took it down or edited it, just say. Second, the ask. I am taking on
[N] more clients this quarter, specifically [type of buyer / size / sector]. If there
is one person in your network who fits that description and who would benefit from
the kind of work we did together, I would be grateful for an introduction. You do not
need to do anything more than forward this email and add a line of context. I will
take it from there, and your name only comes up if they ask who pointed them in my
direction. If there is no one, that is a perfectly good answer too. In that case, the
best thing you can do is reply with the kind of buyer you would send to me if you
could, so I can go and find them myself. Thanks again for the trust on this one.
[Your name]
```

## What to do with the testimonials

Use them. Put them on the site with the buyer's name, role, and company unless they ask you not to. Anonymised testimonials are weaker by an order of magnitude and the buyer knows it, which is why most buyers will sign off on a named one if you ask. Three named testimonials on the services page will do more for conversion than any amount of paid advertising at this stage of the business.



If you do not yet have a testimonials page, the testimonials are still useful. Paste two or three lines at the bottom

CHAPTER 05

# When deals go quiet

*Most deals do not die with a no. They die with a silence that you do not break.*

You sent the proposal. The buyer said they would get back to you. They did not get back to you. Two weeks pass. You assume the worst and move on. Three months later, you find out they did want to proceed, but their finance director was on holiday, and by the time they came back, your proposal was too cold to revive without an embarrassing phone call. The deal that "went quiet" was not lost. It was abandoned. There is a difference.

## The follow-up cadence

The cadence below is the minimum. More frequent than this and you become noise. Less frequent than this and the buyer forgets you. The whole point of the cadence is that the buyer knows when the next email is coming, so it does not feel like pressure.

1. **Day 3 after proposal.** Short note confirming you sent it, offering to answer any questions, no push.
2. **Day 7.** One-line check-in. "Any questions on the proposal, or is there someone else on your side I should be talking to?"
3. **Day 14.** Light value add. A short note that says "no response needed, just in case it is useful" attached to a relevant article, case study, or observation about their market.
4. **Day 30.** The breakup email. The one that gives them permission to say no, and paradoxically makes most of them say yes.
5. **Day 60 and beyond.** Quarterly check-in. Genuine, not a pitch. "How did the [problem] work out in the end?"

## The breakup email

The breakup email is the most under-used close in the small services playbook. It works because it releases the buyer from the social debt of having to write back. Most replies to a breakup email are not "no thanks". They are "actually, yes, sorry for the delay, here is what happened". That reply is the close.

```
Subject: Closing the loop on [project name] Hi [first name], I have not heard back on the proposal I sent on [date], which usually means one of three things: the timing is wrong, the budget is not there, or I missed the mark on the scope. All three are fine answers, and I would rather know than keep waiting on your inbox. If the timing is off, I would love to hear from you in [N] months when the budget cycle starts again. I will put a reminder in my diary. If the scope was not right, I am happy to revise it once. If you have gone with someone else, I would still be grateful to know, both so I can stop following up, and so I can learn what would have made the proposal work better next time. Either way, no hard feelings. Thanks for the time on the call. [Your name]
```

## What kills a deal, and what to do about it

The four silent killers are: a buyer who cannot get internal sign-off, a buyer who has gone with someone else and not told you, a buyer whose problem has changed, and a buyer who never had the budget and was window-shopping. The cadence above catches the first three. The fourth is the only one where there is nothing to do, and even then the response you get back is useful — a polite "thanks, not at this stage" tells you that the lead source was poor and you should adjust where you spend your attention.



The most important thing the cadence does is give you a record. Six months from now you can look back and

THE TOOLKIT

# The £0 stack

*Claude, PandaDoc, Stripe, Calendly. Nothing on this page requires a credit card. Nothing on this page will bill you before you have earned money from a paid engagement.*

The whole guide runs on four tools. You could replace any one of them with something else and most of the advice would still hold. The point is not the specific brand. The point is that each tool does one job, has a free tier that is enough to start, and gets out of your way once it is set up.

### CLAUDE (FREE TIER)

**Job.** Drafting proposals, summarising discovery calls, rewriting scope into deliverables, drafting the three "what happens next" paragraphs so you can pick the best one.

**Where it earns its keep.** The first draft of every proposal, every follow-up email, every breakup email. You write the second draft in your own voice in fifteen minutes.

**Limits to know about.** The free tier caps daily messages and rate-limits during peak hours. If you find yourself at the cap, batch the work — write three proposals on a Tuesday morning rather than three proposals across three days.

**Upgrade signal.** When you are sending more than ten proposals a month, the paid tier pays for itself in the time saved.

### PANDADOC (FREE TIER)

**Job.** Sending the proposal, capturing the electronic signature, storing the signed copy so both sides have it.

**Where it earns its keep.** The signature workflow. A proposal that lives in an email thread is a proposal that has to be printed, signed, scanned, and emailed back. A proposal in PandaDoc is signed in two clicks from the buyer's phone.

**Limits to know about.** The free tier allows three documents a month. That is enough for most solo operators at the start. When you start sending four or more proposals a month, upgrade.

**Upgrade signal.** When you are using more than three proposals a month, or you need template variables filled in automatically.

### STRIPE (NO MONTHLY FEE)

**Job.** Sending the first invoice, taking the deposit, taking the final payment. Stripe charges per transaction, not per month: 1.5% + 20p for UK cards.

**Where it earns its keep.** The payment link. Send a Stripe payment link in the kick-off email, the buyer pays on their card in under a minute, the money lands in your account in two days. No bank details in an email, no chasing for the BACS reference.

**Limits to know about.** Stripe holds funds for new accounts for a few days after the first transaction. Plan for that in your cash flow. Once you have a track record, the hold drops.

**Upgrade signal.** When you start taking subscriptions or retainers, the recurring revenue product earns its keep in saved admin time.

### CALENDLY (FREE TIER)

**Job.** Booking the discovery call, the kick-off, the mid-engagement review, the wrap-up call. The buyer picks the slot, Calendly handles the diary, you both get the invite.

**Where it earns its keep.** Removing the email thread. Every "does Tuesday at 2 work?" "no, how about Thursday?" email is six messages that Calendly replaces with one link.

**Limits to know about.** The free tier allows one event type. For most solo operators that is the discovery call, which is fine. If you need separate event types for kick-off and review, the paid tier is the upgrade.

**Upgrade signal.** When you need more than one event type or you want to route bookings to different calendars.

## How they fit together

The flow looks like this: Calendly books the discovery call. Claude drafts the proposal after the call. PandaDoc sends the proposal and captures the signature. Stripe takes the deposit through a payment link in the kick-off email. Calendly books the kick-off. Calendly books the mid-engagement review. PandaDoc stores the signed scope. Stripe takes the final invoice. The four tools do not overlap. Each one owns a moment in the journey, and the moment it owns is the one that would otherwise eat the most time.

You will be tempted to add a CRM, a contract automation tool, a proposal design tool, an email automation tool. Resist all of it until the four tools above are earning you money. A CRM with no deals in it is a job, not a system. The four tools above, with twenty paying clients in them, are still the right answer for a business at this stage.

COLOPHON

# Colophon

*The last page of the last guide in the series. A short note on what this is, who made it, and where to go next.*


## ABOUT THIS GUIDE

**Title.** Close the Deal.

**Edition.** 12 of 12 in the Idea to Invoice series.

**Published.** July 2026.

**Audience.** Solo operators and small studios in the UK, talking to potential customers, converting conversations into money.

**Tools required.** None with a paid tier needed to start. Total cost: £0.

**Format.** A4 print-ready PDF, set in Helvetica Neue and Georgia.

**Reading time.** Approximately thirty minutes.


## ABOUT THE AUTHOR

**Ted Milton** is the founder of Expedient AI. He designs, builds, supports, and advises on AI workflow systems for UK small and medium businesses, working mostly from Bristol across the South West and beyond.

Before Expedient AI he spent fifteen years on software and data engineering teams in the UK and the Nordics, the kind of teams where the work either ships or it does not, and nobody is impressed by slides.

He writes the Idea to Invoice series because most of the AI advice aimed at small businesses is either too abstract or too expensive. This series is neither.

## The full Idea to Invoice series

This is the twelfth and final guide in the series. The other eleven cover everything that comes before the close.

01 · Where AI Actually Helps

02 · The 30-Day AI Pilot

03 · Your Data Your Rules

04 · Writing AI Instructions That Actually Work

05 · The AI Vendor Interrogation Kit

06 · Your First AI Employee

07 · Set Up Your Own AI Agent

08 · Is This Worth Doing?

09 · Build the Thing

10 · Get Found

11 · Get the Conversation

**12 · Close the Deal · This guide**

> **Where this leaves you.** If you have read the whole series, you now have the lot: a way to find where AI actually helps, a way to pilot it, the data and vendor questions to keep control of it, the way to brief an AI well, the way to bring on a first AI employee, the way to set up an agent of your own, the test for whether work is worth doing, a build path, a way to be found, a way to start the conversation, and now a way to close it. None of it requires a credit card to start, and none of it requires anyone's permission. The next step is whichever guide in the series you have not yet acted on. Pick one. Pick the smallest one. Do it this week. The series ends here, on purpose. The rest is yours.

*Expedient AI is an independent AI consultancy working with UK small and medium businesses from Bristol. Plain English, fixed-price work, honest advice including the times AI is not the answer. The full field guide series is available at expedientai.co.uk.*