FREE CHECKLIST · FOR BUSINESS OWNERS DECIDING HOW TO BUILD

AI or a team? The 5-minute decision checklist

AI changed the cost of typing code. It didn't change the cost of deciding what to build, or of being responsible when it breaks. Use this to work out which parts of your project AI can handle, which need experienced people, and what you should actually be paying for.

"AI DOES IT ALL" ≠ THE RIGHT MIX ✓

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How to use this: take one project or idea. Tick through page 2 in five minutes. The number of warning signs tells you whether to build it yourself with AI, get a review, or bring in an experienced team. Then use page 4 when you talk to anyone who wants to build it for you.

The one-page decision checklist

Project or idea: _____

1 Is AI alone enough?

THE RULE: IF IT BREAKS, WHO GETS HURT?

- [ ] It's a **prototype to test an idea**, before spending real money
- [ ] It's a **small internal tool** a few people use, with **no sensitive data**
- [ ] It's a **simple marketing site** or landing page
- [ ] If it breaks, the answer to "who gets hurt?" is **"only me, and only a little"**

2 Count the warning signs

TICK EACH ONE THAT'S TRUE

- [ ] **It handles money or personal data**: payments, health information, customer records. A mistake here isn't a bug, it's a liability.
- [ ] **Customers depend on it every day.** If it goes down, you lose sales or trust.
- [ ] **It connects to other systems, or has to grow**: payments, CRM, inventory, email, more users. This is where AI-built projects tend to stall, often around 80% done.

Warning signs ticked: _____ of 3

0 signs
Build it yourself with AI. You'll learn a lot and be a better buyer later.

1 sign
Build the first version with AI, then pay an experienced person to review it before real customers touch it.

2–3 signs
Bring in experienced people before customers arrive. A smaller, AI-assisted team, but people who decide, check and own it.

3 Who owns the 5 things AI can't?

WRITE A NAME, NOT "AI"

Deciding what to build (and what to leave out) _____

Security and your customers' data _____

Connecting to payments, records, inventory, email _____

Keeping it running: updates, backups, monitoring, renewals _____

Responsibility when something goes wrong _____

Any line you can't fill in is a gap. That's the part worth paying for.

DETAIL

What AI can't own. What to pay for.

AI is genuinely good at first drafts, prototypes, repetitive code and small tools. In the right hands it means fewer people doing more, and that should show up in your price. These five things still need a person.

1 Deciding what to build

AI builds exactly what you ask for. If the request is vague, you get a confident answer to the wrong question. Working out what your business actually needs, and what to leave out, is a human job.

2 Security and your data

In Veracode's 2025 test of 100+ AI models, generated code had a security weakness in about **45%** of cases, and newer, bigger models didn't do noticeably better. Someone has to check.

3 Connecting to the real world

The demo works with test data. Real data has edge cases. In the 2025 Stack Overflow survey, about **two out of three developers** said AI's solutions are often "almost right, but not quite".

4 Keeping it running

Updates, backups, monitoring, renewals. AI can help with each one, but it won't remember to do them. (Full list: the free after-launch checklist from the previous episode.)

5 Responsibility

In 2025, an AI coding agent deleted a live database during a code freeze, and the platform added safeguards afterwards. When something goes wrong, AI can't be accountable. A person has to be.

Feeling fast isn't being finished. In a 2025 METR study, experienced developers using early-2025 AI tools took about 19% longer on real tasks while believing they'd been faster. One small study, and tools have improved since, but a useful warning.

PAY LESS FOR

Hours of typing code.

PAY MORE FOR

Deciding what to build · reviewing and testing (whoever wrote it, a person or AI) · security · a proper launch and support plan.

THE SMART PATH FOR MANY BUSINESS OWNERS

1. Build the first version yourself with AI to prove the idea. → 2. Pay an experienced person to review it before it touches real customers. → 3. Build properly, with a smaller team than you'd have needed a few years ago.

ASK

Questions to ask any team

Use these with an agency, a freelancer, or the person in your family who "can build it with AI".

THE ONE TO ASK EVERY TEAM

"Where do you use AI on this project, and where does that saving show up in my quote?"

RED FLAG

"We don't use AI at all." You may be paying for slow typing.

RED FLAG

"AI does it all, so it's cheap." You'll pay later, for the parts they skipped.

- [ ] "Who reviews the code before it goes live, **whether a person or AI wrote it**?"
- [ ] "How do you check security and protect our customers' data?"
- [ ] "How will you test it with **real data and edge cases**, not just the demo?"
- [ ] "Who keeps it running after launch: updates, backups, monitoring, renewals?"
- [ ] "If something breaks, **who is responsible**, and how fast do they respond?"
- [ ] "Which parts of this could I build myself first, to prove the idea?"

NOT SURE WHICH PARTS AI CAN HANDLE?

I've spent more than eight years leading software projects, from the first idea to years after launch. Book a free session: we'll split your project plainly into what you can do yourself and what's worth paying for.

calendar.app.google/Yy6SMMumbrQHDviP6

Book a free session →

SOURCES

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