

ZERO PAYROLL

GROW YOUR BUSINESS WITHOUT GROWING YOUR PAYROLL.

The \$0 AI Starter Kit for Service Businesses

10 free tools. Real time savings. Zero cost to start.

These tools won't run your whole business. That's Level 4 — and we'll get there. But every business starts at Level 1. These ten tools handle specific tasks, save real hours, and cost nothing. Set them up this week. Start saving time before Friday.

Each one includes an honest note on what it does — and what it doesn't.

01 Fathomfathom.video

Automatically records, transcribes, and summarizes every Zoom or Google Meet call. Action items emailed to everyone before they close their laptops.

Best for: Any business running client calls or team meetings

 1-2 hrs/week

Eliminates meeting notes entirely. Won't manage your projects or follow up on action items — but your notes will actually exist now.

02 ChatGPT (Free Tier)chat.openai.com

Writes emails, proposals, job postings, social posts, and training documents when you tell it what you need. The key: give it a proper brief, not a vague request.

Best for: Any business owner who spends time writing things

 2-4 hrs/week

Powerful writing assistant. It doesn't know your business history or your clients — a full agentic system does. But for drafting? It's the best free tool available.

03 Calendly (Free)calendly.com

Send a link. People pick a time. It books in both calendars. No back-and-forth emails.

Best for: Booking client calls, estimates, consultations


 45 min/week

Kills the scheduling email chain dead. Won't qualify leads or follow up after the meeting — it just books. That alone is worth it.

04 Loom (Free)loom.com

Record your screen and face simultaneously. Send a video instead of a long email or unnecessary meeting. Clients watch it on their time.

Best for: Explaining proposals, training staff, walking through estimates


 1-2 hrs/week

Replaces 30-minute calls with 3-minute videos. Your clients will thank you. Free plan: 25 videos, 5-minute max.

05 Wave (Free)waveapps.com

Free invoicing, accounting, and payment processing. Cleaner than spreadsheets. Cheaper than QuickBooks. More professional than a Word doc with a bank transfer request.

Best for: Service businesses invoicing under \$500K/year


 1-2 hrs/week

Solid free accounting. You still send invoices manually — a Level 3+ system triggers them automatically when a job closes. But if you're on spreadsheets, Wave is your upgrade today.

06 Canva (Free)canva.com

Design social posts, proposals, flyers, and presentations with drag-and-drop templates. No design skills needed.

Best for: Business owners who need to look professional without a designer

 2-3 hrs/week

Makes you look better than you have any right to without hiring a designer. Won't create your content strategy — just makes whatever you create look sharp.

07 HubSpot CRM (Free)

zyphlabs.com/crm

A real CRM. Tracks contacts, deals, emails, and call history. The free tier is genuinely useful — not a hobbled trial.

Best for: Any service business with more than 20 active client relationships

⌚ 1-2 hrs/week

Best free CRM on the market. Still requires manual updates — a Level 3 system updates it automatically when things happen. Start here, see the value, then decide if you want automation.

08 Google Gemini (Free)

gemini.google.com

⚡ Free Assessment

Google's AI assistant. Better than ChatGPT's free tier for research because it has access to current web information.

Best for: Researching clients before calls, competitor analysis, industry trends

⌚ 45 min-1 hr/session

Ask it "What challenges are residential HVAC companies facing in 2026?" and get a cited, current answer in 30 seconds. Use it before every significant sales conversation.

09 Otter.ai (Free)

otter.ai

Transcribes meetings and calls in real time. Works with Zoom, Teams, or your phone mic. Free tier: 300 minutes/month.

Best for: In-person meetings, phone calls, any meeting where Fathom doesn't reach

⌚ 1 hr/week

Great complement to Fathom for situations outside of Zoom/Meet. 300 free minutes covers most small business use cases.

10 Clockify (Free)

clockify.me

Time tracking for you and your team. See exactly where hours go. Generates timesheets automatically.

Best for: Project-based businesses, hourly billing, anyone who suspects admin is eating more time than they think

⌚ 30 min/week

Run this for one month. You'll know exactly which jobs, clients, and task types are eating unprofitable time. That data alone is worth the setup.

Where does your business fit on the Levels?

ZERO **PAYROLL**

1

Level 1 — Free Tools **YOU ARE HERE**

Handle specific tasks. Zero cost. Start today.

2

Level 2 — Custom Software

Tools built for how your business actually works. One-time cost. No more renting software that doesn't fit.

3

Level 3 — AI-Integrated Tools

Your tools connect and start running workflows automatically. Real automation. Real output.

4

Level 4 — Full Agentic Systems

The work of 10 people. The payroll of zero new hires. Your business runs. You make the decisions.

WHAT'S YOUR NEXT MOVE?

FREE ASSESSMENT

Find out which Level your business is at.

Take the free 10-minute assessment. Get a clear picture of where you are — and what to do next.

zyphlabs.com/level-assessment →

EVERY TUESDAY · FREE

Get the weekly Zero Payroll newsletter.

Plain-English AI tools and systems for service businesses. No fluff. No pitch. Just what works.

zeropayroll.substack.com →

PRIVATE GROUP

Join the community.

Service business owners figuring out AI — together. Real questions, real answers, no pitches.

facebook.com/groups/25740721172271075 →

READY FOR LEVEL 4?

Book a conversation.

See what a full agentic system looks like for your specific business. No obligation, no template pitch.

zyphlabs.com/book →