



the one-folder business

How to run an SME with Claude Code and one folder. No dashboards, no ten AI subscriptions.

Here is the shift most people missed. AI stopped being a chatbot. A chatbot answers questions. An agent does the work. Claude Code is an agent that lives inside your files, and once your business lives there too, it drafts your quotes, builds your invoices, and remembers how you like things done. Six steps, most of them free.

STEP 01 · FREE WITH A CLAUDE PLAN

stop collecting ai apps, install the agent

Claude Code runs in a terminal, which sounds scarier than it is. You type what you want in plain English, it does the work in your files. Install from claude.com/claude-code (Mac, Windows, or the command line) and sign in with your Claude account. Want to try before you pay? Grab a free Claude Code pass with our link: claude.ai/referral/dBdswOASYA

```
npm install -g @anthropic-ai/claude-code
```

STEP 02 · \$0.00

give it a home

Make one folder for the business. Everything lives in it: clients, leads, quotes, invoices. This folder is the whole trick. When you ask for a quote, the agent already knows the client, your rates, and the last three things you sent them, because it is all sitting right there.

```
business/  
├─ clients/  
├─ leads/  
├─ quotes/  
└─ invoices/
```

STEP 03 · \$0.00

teach it your business, once

Create a file called **CLAUDE.md** in the folder and write down how your business works: what you sell, your prices, your payment terms, how you talk to clients. The agent reads it every session, and its built-in memory keeps corrections between sessions. Tell it once that invoices are due in 14 days and it stops asking.

```
# CLAUDE.md  
We are a two-person creative studio in Singapore.  
Day rate S$1,200. Invoices due 14 days, PayNow preferred.  
Voice: warm, direct, no corporate speak.
```

build the second brain

Add a **brain/** folder with two parts: an inbox for messy input and a wiki the agent maintains. Drop in meeting notes, client briefs, voice memo transcripts. Then say "process the inbox" and it files, links, and cross-references everything into clean pages it pulls from later. Your business knowledge stops living in your head.

```
brain/
├─ raw/   ← you dump things here
└─ wiki/  ← the agent keeps this tidy
```

save your repeat workflows as skills

Anything you do twice becomes a command. A skill is a short file describing the steps, saved in **.claude/skills/**. Ask Claude Code to write its own: "watch how I do this quote, save it as /quote". Next time, one line and the document builds itself the same way every time.

```
/quote chan_world video package
/invoice life_studio july retainer
/followup leads older than 7 days
```

run the day from one prompt

The daily loop is one sentence at a time. "Draft a quote for this client." "Chase the two unpaid invoices, politely." "Summarise every lead that went quiet this month." The agent drafts, you approve, it files the result back into the folder. The folder gets smarter every week.

THE RECEIPT

what the whole stack costs

The folder, the memory, the brain, the skills, all just files	\$0.00
Claude plan (runs Claude Code, monthly)	from US\$20
Total to start	US\$20/mo

the agent does the piecing. you do the picking.

Claude Code will draft the quote, build the invoice, and file the brief. It will not decide what your work is worth, which client to say no to, or what your studio stands for. The judgement stays yours. The setup just clears everything else off your desk.

keep secrets out of the folder

Passwords, banking exports and anything you would not email live outside the folder, or in a subfolder the agent is told never to share. Set that rule in CLAUDE.md on day one.

approve before anything leaves

The agent drafts, you send. Quotes, invoices and client emails get a human read every time. It is a very fast employee, not a signature.