

Skill or agent?

A skill is a play: written down, it shows how something is done, and anyone can run it. An agent is a player: it has a shirt number, access to the pitch and a place in the squad — which means someone has to manage, watch and pay for it. Most tasks need a play. Every agent that should have been a skill is tomorrow's governance debt.

As of: 6 August 2026

THE TWO BUILDING BLOCKS

Skill

KNOWLEDGE + INSTRUCTIONS

The play. A SKILL.md file with the steps and examples. It doesn't run by itself — no identity, no licence, no contract. Written in minutes, and it works in any team.

SETUP • „Drop the folder into OneDrive under /Documents/Cowork/skills/. Up to 50 skills per person, one SKILL.md each. Cowork picks them up automatically at the start of a conversation.”

Agent

PROCESS + EXECUTION

The player. An actor with its own shirt number, access to the pitch and autonomy. It needs a squad place, supervision, a budget and a coach — every agent is a governance object.

SETUP • „Lives in Copilot Studio, in Copilot and Teams, in Foundry Agent Service — and is governed through Agent 365.”

SEVEN QUESTIONS BEFORE YOU BUILD

Who acts?

A play doesn't run on its own. Skill: you or an existing agent runs it. Agent: the task needs its own player on the pitch.

Identity and access?

Who gets a shirt number? Skill: none needed, it uses your context. Agent: its own identity and its own access to the data.

Autonomy?

Board or ball? Skill: shows the runs, doesn't play. Agent: keeps playing when you're not watching.

Effort?

Write a play or sign a player. Skill: a Markdown file and a clear description — and the description is what triggers it, so write it carefully. Agent: a new signing, with everything that follows.

Governance?

A collection or a coach? Skill: file versioning is enough. Agent: it needs supervision — that's what Agent 365 is for.

Reuse?

A good play works in any team. Skill: portable across platforms and agents, because the format is an open standard. Agent: tied to its own platform.

What does a wrong call cost?

This is the asymmetry. Skill: you delete a file. Agent: someone has to decommission an identity, its access and its budget — and until they do, it stays on the payroll.

The play first. Then the players.

Sign a player only when the task genuinely needs one. Every agent that should have been a skill is tomorrow's governance debt — like keeping someone in the squad whose only job is to read out the tactics board.

Your Day