

EREZAGENT

CALCULATE THE RETURN

ROI & Business Case Guide

A model you can read and check: your inputs, stated formulas, break-even, worked examples and a calculator.

WHAT THIS GUIDE DOES

This guide computes return on investment with a transparent model. You enter your own figures. The formulas turn them into annual value, annual cost, net impact, ROI %, payback and break-even. It includes a break-even table for every plan, three worked examples and a sensitivity table.

The examples use illustrative inputs. They are arithmetic, not measured results. The companion workbook, ErezAgent_ROI_Calculator_v4.94.3.xlsx, holds the same formulas and every table in this guide.

ROI & Business Case Guide

Business owners • Finance leads • Operations leads • Procurement • IT

THE MODEL

What ROI Means Here

One formula set, used in every table in this guide.

Return on investment here is the net annual impact of running ErezAgent, divided by what it costs you to run it. Every input is yours. ErezAgent does not supply a savings figure and this guide does not claim one. The model only turns your numbers into a result you can check.

Measure	Formula
Annual value	(Hours released per week × 52 × fully loaded hourly cost) + contribution margin retained or added + avoided cost
Annual cost	Licence + your AI-provider usage + infrastructure + operating time + one-off setup spread over 3 years
Net annual impact	Annual value – annual cost
ROI %	Net annual impact ÷ annual cost
Payback months	(One-off setup + first-month cost) ÷ monthly net, where monthly net = (annual value – running cost) ÷ 12
Break-even hours per week	Annual cost ÷ (52 × hourly cost)
Agency contribution	12 × clients × (monthly fee – direct service cost per client). It is one form of contribution margin.

Terms. Fully loaded hourly cost is pay, payroll costs, benefits and a share of overhead, divided by paid productive hours. Contribution margin is revenue minus the direct cost of earning it; use margin, not revenue. Avoided cost is a cost you pay today and stop paying. Operating time is the time you spend administering, upgrading, reviewing approvals and checking results, valued at the same hourly cost. Running cost is annual cost without the setup spread.

Payback is cautious on purpose. It treats the first month of running cost as money you lay out before value arrives, on top of setup. If monthly net is zero or negative the model reports No payback.

ILLUSTRATIVE MEANS ILLUSTRATIVE

Each worked example below is labelled: Illustrative inputs. Replace with your own figures; these are not measured results or typical results. The arithmetic is exact. The inputs are not evidence about your business.

How Many Hours Pay for the Licence?

The most defensible number in this guide, because it needs no forecast.

Break-even asks one question: how many hours per week must ErezAgent release before the value of those hours equals what it costs? You do not forecast revenue or guess a percentage gain. You compare hours you can count in your own records with a price you can read.

Table 1. Licence alone. Hours per week to pay for the annual licence (annual billing, ten months of the monthly price, 52 weeks).

Plan	Annual licence	At \$25 per hour	At \$50 per hour	At \$75 per hour	At \$100 per hour
Starter	\$990	0.76	0.38	0.25	0.19
Builder	\$2,490	1.92	0.96	0.64	0.48
Agency	\$5,990	4.61	2.30	1.54	1.15
Business	\$9,990	7.68	3.84	2.56	1.92
Business Plus	\$19,990	15.38	7.69	5.13	3.84

Table 2. With an allowance. The same, with a stated AI-usage and operating-time allowance added. The allowances are assumptions, not forecasts.

Plan	AI usage per month	Operating hours per month	At \$25 per hour	At \$50 per hour	At \$75 per hour	At \$100 per hour
Starter	\$40	2	1.59	1.03	0.84	0.74
Builder	\$80	3	3.35	2.02	1.58	1.36
Agency	\$200	10	8.76	5.53	4.46	3.92
Business	\$300	10	12.76	7.53	5.79	4.92
Business Plus	\$600	16	24.61	14.15	10.66	8.92

How to read it. At \$50 an hour, Starter needs 0.38 hours per week, about 23 minutes, to pay for the licence alone. Business needs 3.84 hours per week for the licence alone and 7.53 with the allowance. If your own records do not show that many hours of repeated work that ErezAgent could take on, the plan does not pay for itself on capacity alone.

The allowances grow with how much you run, so replace them with your own figures. Table 2 leaves out one-off setup, which adds (setup hours × hourly cost + other one-off cost) ÷ 3 per year. If you pay monthly, the licence costs twelve months instead of ten. Enterprise and Provider is priced by quote; enter your quote in the calculator.

Solo Founder on Starter

Illustrative inputs. Replace with your own figures; these are not measured results or typical results.

A founder runs one venture alone. Starter allows 1 venture, 5 active projects and 3 users. The founder targets 10 hours a week of repeated work: follow-ups, research, document drafts and admin. No margin or avoided cost is counted, so only released hours carry value. The three cases differ only in the share of hours released.

Input	Value	Input	Value
Plan	Starter, annual (\$990)	Fully loaded hourly cost	\$50
Targeted weekly hours	10	AI-provider usage	\$40 per month
Infrastructure	\$25 per month	Operating time	2 h per month
Setup (one-off)	12 h	Setup spread over	3 years
Share released	10%, 20%, 30%	Capacity needed	1 venture, 3 projects, 1 user

Line	How it is calculated	Conservative	Base	Optimistic
Hours released per week	10 targeted × share	1.0	2.0	3.0
Value of released hours	Hours × 52 × \$50	\$2,600	\$5,200	\$7,800
Annual value	Sum of the lines above	\$2,600	\$5,200	\$7,800
Licence	Starter, annual billing	\$990	\$990	\$990
AI-provider usage	\$40 × 12	\$480	\$480	\$480
Infrastructure	\$25 × 12	\$300	\$300	\$300
Operating time	2 h × 12 × \$50	\$1,200	\$1,200	\$1,200
Setup spread per year	(12 h × \$50 + \$0) ÷ 3	\$200	\$200	\$200
Annual cost	Sum of the cost lines	\$3,170	\$3,170	\$3,170
Net annual impact	Annual value – annual cost	–\$570	\$2,030	\$4,630
ROI %	Net ÷ annual cost	–18.0%	64.0%	146.1%
Payback (months)	(Setup + first month) ÷ monthly net	No payback	4.6	2.1
Break-even hours per week	Annual cost ÷ (52 × \$50)	1.2	1.2	1.2

Base case, step by step. Hours released: $10 \times 20\% = 2.0$ per week. Value of hours: $2.0 \times 52 \times \$50 = \$5,200$. Annual value: \$5,200. Annual cost: $\$990 + \$480 + \$300 + \$1,200 + \$200 = \$3,170$. Net: $\$5,200 - \$3,170 = \$2,030$. ROI: $\$2,030 \div \$3,170 = 64.0\%$. Payback: monthly net = $(\$5,200 - \$2,970) \div 12 = \$185.83$; first-month cost = $\$2,970 \div 12 = \$247.50$; $(\$600 + \$247.50) \div \$185.83 = 4.6$ months.

What it shows. The conservative case does not pay back: one released hour a week is worth \$2,600 a year against \$3,170 of cost. The base case nets \$2,030. Break-even is 1.2 hours per week, 12.2% of the targeted hours. A solo founder can also check Builder in Table 1: its licence alone needs 0.96 hours per week at \$50.

Ten-Person Service Business

Illustrative inputs. Replace with your own figures; these are not measured results or typical results.

A ten-person service business targets 60 hours a week of repeated work across the team: follow-up, document collection, reporting and support triage. Business is used for illustration; a smaller plan may fit you, and the calculator checks the fit. The three cases differ only in the share of hours released and the avoided cost.

Input	Value	Input	Value
Plan	Business, annual (\$9,990)	Fully loaded hourly cost	\$50
Targeted weekly hours	60	AI-provider usage	\$300 per month
Infrastructure	\$150 per month	Operating time	10 h per month
Setup (one-off)	80 h + \$2,000	Setup spread over	3 years
Share released	10%, 20%, 30%	Avoided cost per year	\$0, \$1,200, \$2,400
Capacity needed	3 ventures, 20 projects		10 users

Line	How it is calculated	Conservative	Base	Optimistic
Hours released per week	60 targeted × share	6.0	12.0	18.0
Value of released hours	Hours × 52 × \$50	\$15,600	\$31,200	\$46,800
Avoided cost	Tools you stop paying for	\$0	\$1,200	\$2,400
Annual value	Sum of the lines above	\$15,600	\$32,400	\$49,200
Licence	Business, annual billing	\$9,990	\$9,990	\$9,990
AI-provider usage	\$300 × 12	\$3,600	\$3,600	\$3,600
Infrastructure	\$150 × 12	\$1,800	\$1,800	\$1,800
Operating time	10 h × 12 × \$50	\$6,000	\$6,000	\$6,000
Setup spread per year	(80 h × \$50 + \$2,000) ÷ 3	\$2,000	\$2,000	\$2,000
Annual cost	Sum of the cost lines	\$23,390	\$23,390	\$23,390
Net annual impact	Annual value – annual cost	–\$7,790	\$9,010	\$25,810
ROI %	Net ÷ annual cost	–33.3%	38.5%	110.3%
Payback (months)	(Setup + first month) ÷ monthly net	No payback	8.5	3.4
Break-even hours per week	Annual cost ÷ (52 × \$50)	9.0	9.0	9.0

Base case, step by step. Hours released: $60 \times 20\% = 12.0$ per week. Value of hours: $12.0 \times 52 \times \$50 = \$31,200$. Avoided cost: \$1,200. Annual value: \$32,400. Annual cost: $\$9,990 + \$3,600 + \$1,800 + \$6,000 + \$2,000 = \$23,390$. Net: $\$32,400 - \$23,390 = \$9,010$. ROI: $\$9,010 \div \$23,390 = 38.5\%$. Payback: monthly net = $(\$32,400 - \$21,390) \div 12 = \$917.50$; first-month cost = $\$21,390 \div 12 = \$1,782.50$; $(\$6,000 + \$1,782.50) \div \$917.50 = 8.5$ months.

What it shows. The conservative case loses \$7,790: 6.0 released hours a week are worth \$15,600 against \$23,390 of cost. The base case nets \$9,010 with a payback of 8.5 months. Break-even is 9.0 hours per week, 15.0% of the 60 targeted hours. If you release less than that share, the case fails on capacity alone.

Agency With Client Workspaces

Illustrative inputs. Replace with your own figures; these are not measured results or typical results.

An agency on the Agency plan (5 client workspaces) targets 25 hours a week of internal repeated work and adds clients it could not otherwise serve. Direct service cost per client includes the labour that serves it, so those hours are not also counted as released. The three cases differ only in the share of hours released and the number of added clients.

Input	Value	Input	Value
Plan	Agency, annual (\$5,990)	Fully loaded hourly cost	\$60
Targeted weekly hours	25	AI-provider usage	\$200 per month
Infrastructure	\$100 per month	Operating time	10 h per month
Setup (one-off)	60 h + \$2,400	Setup spread over	3 years
Monthly fee per added client	\$450	Direct cost per added client	\$200 per month
Share released	10%, 20%, 30%	Added clients	1, 2, 3
Capacity needed	2 ventures, 15 projects		8 users, 5 workspaces

Line	How it is calculated	Conservative	Base	Optimistic
Hours released per week	25 targeted × share	2.5	5.0	7.5
Value of released hours	Hours × 52 × \$60	\$7,800	\$15,600	\$23,400
Contribution from added clients	12 × clients × (\$450 – \$200)	\$3,000	\$6,000	\$9,000
Annual value	Sum of the lines above	\$10,800	\$21,600	\$32,400
Licence	Agency, annual billing	\$5,990	\$5,990	\$5,990
AI-provider usage	\$200 × 12	\$2,400	\$2,400	\$2,400
Infrastructure	\$100 × 12	\$1,200	\$1,200	\$1,200
Operating time	10 h × 12 × \$60	\$7,200	\$7,200	\$7,200
Setup spread per year	(60 h × \$60 + \$2,400) ÷ 3	\$2,000	\$2,000	\$2,000
Annual cost	Sum of the cost lines	\$18,790	\$18,790	\$18,790
Net annual impact	Annual value – annual cost	–\$7,990	\$2,810	\$13,610
ROI %	Net ÷ annual cost	–42.5%	15.0%	72.4%
Payback (months)	(Setup + first month) ÷ monthly net	No payback	18.5	5.7
Break-even hours per week	Annual cost ÷ (52 × \$60)	6.0	6.0	6.0

Base case, step by step. Hours released: $25 \times 20\% = 5.0$ per week. Value of hours: $5.0 \times 52 \times \$60 = \$15,600$. Added clients: $12 \times 2 \times (\$450 - \$200) = \$6,000$. Annual value: \$21,600. Annual cost: $\$5,990 + \$2,400 + \$1,200 + \$7,200 + \$2,000 = \$18,790$. Net: $\$21,600 - \$18,790 = \$2,810$. ROI: $\$2,810 \div \$18,790 = 15.0\%$. Payback: monthly net = $(\$21,600 - \$16,790) \div 12 = \$400.83$; first-month cost = $\$16,790 \div 12 = \$1,399.17$; $(\$6,000 + \$1,399.17) \div \$400.83 = 18.5$ months.

What it shows. The base case nets \$2,810 and pays back in 18.5 months, the longest of the three: it leaves \$401 a month after running costs. Counting only released hours, break-even is 6.0 hours per week; after the margin from added clients it falls to 4.1.

What If the Share Is Lower or Higher?

Net annual impact for the ten-person service business (example B), in USD.

Illustrative inputs. Replace with your own figures; these are not measured results or typical results.

Each cell recomputes example B for one released share and one hourly cost. Operating time and setup hours are valued at each hourly cost, and the base-case avoided cost of \$1,200 is included. The cell for 20% and \$50 equals the base case.

Released share of targeted hours	At \$25 per hour	At \$50 per hour	At \$75 per hour	At \$100 per hour
5% released	-\$14,623	-\$14,390	-\$14,157	-\$13,923
10% released	-\$10,723	-\$6,590	-\$2,457	\$1,677
20% released	-\$2,923	\$9,010	\$20,943	\$32,877
30% released	\$4,877	\$24,610	\$44,343	\$64,077
40% released	\$12,677	\$40,210	\$67,743	\$95,277

What it shows. At 5% released the case is negative at every hourly cost in the grid. At 10% it turns positive only at \$100, with \$1,677. At 20% it is positive from \$50 an hour; at 30% and above it is positive at every hourly cost in the grid. The break-even share in example B is 15.0% at \$50. Read the grid as a map of where the case holds, not as a forecast.

LIMITS OF THE MODEL

What the Model Leaves Out

Name the gaps before you rely on the result.

The model is deliberately simple. It leaves out quality and speed gains you cannot price, revenue changes you cannot attribute, tax, the cost of capital and discounting, inflation, add-ons priced separately, provider service fees, hardware for local models (put it in infrastructure), training beyond setup, and growth in AI usage as you run more. Add a line for any of these that matters to you, with an owner and a date to check it.

Do not count an hour twice. A released hour is spent once. If you value it as capacity (hours × hourly cost), do not also count the margin it produces as retained or added margin. If released hours serve added clients, put that labour in the direct service cost, not in hours released. If you count a cancelled tool as avoided cost, do not also leave its price inside the overhead share of your hourly cost.

Where to find each input. Use your own records first. ErezAgent's records help you check the result afterwards.

Input	In your own records	What ErezAgent records that helps you check it
Fully loaded hourly cost	Payroll, benefits and overhead, from your finance lead	Nothing; it is your cost.
Targeted weekly hours	Time sheets, task lists, support queue, project records	The objective you record: metric, target and timeframe.
Share released	A pilot timed before and after	The objective's result against its target; the Audit Log shows what ran.
AI-provider usage	Your AI-provider invoices	The usage ledger records AI usage and cost.
Infrastructure	Hosting, backup and monitoring invoices	Nothing; the ledger does not hold infrastructure.
Operating time	Calendar and approvals you handled	The Audit Log shows who did what and when.
Setup	Project hours and outside invoices	Nothing; keep your own record.
Margin, avoided cost	CRM, finance records, cancelled subscriptions	The objective's metric, for the step you tested.

The Audit Log is an append-only record of system actions: who did what, when, with what result. The usage ledger is an append-only record of AI usage and cost, actions and agent runs. Objectives hold a metric, a target, a timeframe and the assumptions behind them. These records show what ran and what it cost. They do not prove that a released hour became value; your own financial records do. Nothing in the licence reports your usage automatically; the optional Provider Control Plane needs your owner's consent and carries operational status, not billing usage.

PILOT

Check the Case With a Pilot

One goal, one metric, a fixed period. Replace every illustrative input with a measured one.

- 1. Measure the baseline first.** For one goal, record the weekly hours, the volume and the cycle time from your own records, over enough weeks to see a normal week. This is your targeted weekly hours.
- 2. Write the goal as an objective.** Enter the metric, the target, the timeframe and the assumptions in ErezAgent before you start, so the work is tracked against them.
- 3. Run it for a fixed period with approvals on.** The built-in trial lasts 30 days. Decide in advance whether that is long enough for your process. Do not loosen approvals to improve the result.
- 4. Measure the same things again.** Record the hours now spent, the approvals your people handled and the time review took. Take AI usage from the usage ledger and compare it with your provider invoice.
- 5. Replace the inputs and read break-even first.** Enter the measured share as the base case, a lower share as the conservative case and a higher one as the optimistic case. If the measured share is below the break-even share, the plan does not pay for itself on capacity alone. Go ahead only when it is above, and you can name who will use the released hours.
- 6. Decide with your own numbers.** If the value is not appearing, change the setup or stop. A pilot that shows no measurable value is a valid result.

LIMITS

What This Guide Does Not Promise

A transparent model, not a result.

WHAT THIS GUIDE DOES NOT PROMISE

No guaranteed savings and no guaranteed revenue. No benchmarks and no typical results: the three examples are arithmetic on illustrative inputs. Your result depends on your process, your offer, your market and your decisions.

Prices are the published USD per month for a self-hosted licence, as of October 2026, and annual billing costs ten months. Confirm current prices before you decide. The AI usage you pay for is billed by your AI provider and is not part of the licence.

Usage statements and invoice drafts that ErezAgent produces are billing documents, not tax invoices. If you bill clients, use your accounting system for tax invoices.