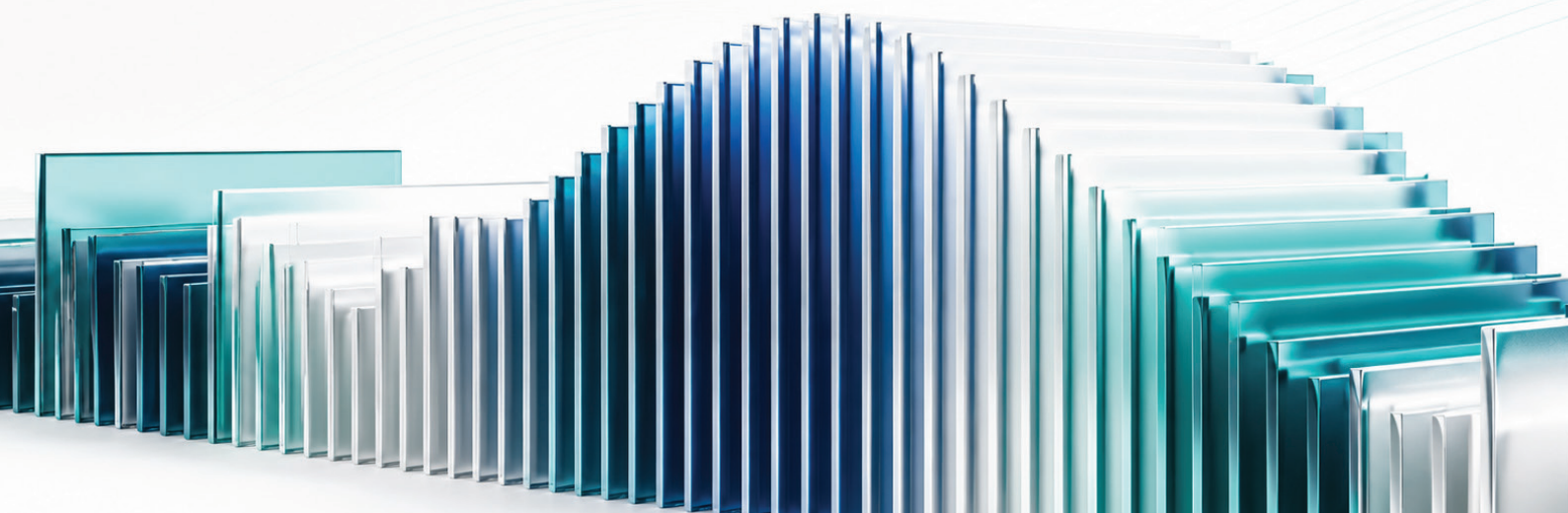




2026 AI ROI & Cost Planner

AI BUSINESS CASE / PLANNING WORKBOOK



Estimate the true cost and expected return of an AI initiative by separating build costs, run costs, and adoption assumptions.

Define the AI Use Case

USE CASE

BUSINESS OWNER

PRIMARY GOAL:

- ☐ Reduce cost
- ☐ Increase revenue
- ☐ Improve productivity
- ☐ Reduce risk
- ☐ Improve customer experience

EXPECTED USERS

ESTIMATED TRANSACTIONS / TASKS PER MONTH

PLANNING SNAPSHOT

The objective is to estimate financial impact before committing to build.

BUILD

One-time investment

ADOPTION

Actual usage assumptions

RUN

Annual operating cost

ROI

Return after costs

ONE-TIME INVESTMENT

Build Costs

Estimate the initial cost required to move from concept to production.

BUILD COST CATEGORY	ESTIMATED COST
Strategy & use-case discovery	\$
Data preparation / cleansing	\$
Data engineering	\$
Model / AI solution development	\$
Application development	\$
Systems integration	\$
Security & compliance work	\$
Testing & validation	\$
User training & change management	\$
Deployment / production setup	\$
Total Build Cost:	\$

BUILD COST

The first-year business case starts with the full investment required to reach production.

Estimate the recurring cost of running the AI solution after launch.

RUN COST CATEGORY	ANNUAL COST
Model / API inference	\$
Cloud infrastructure	\$
Data storage & processing	\$
Monitoring & observability	\$
Model maintenance / updates	\$
Security & compliance monitoring	\$
Human-in-the-loop review	\$
Technical support	\$
Ongoing training / adoption	\$
Vendor / software licensing	\$
Total Annual Run Cost:	\$

RUN-RATE VIEW

Separate recurring operating costs from the initial build investment when evaluating long-term economics.

Adoption Assumptions

AI value depends on actual usage—not just technical deployment.

ELIGIBLE USERS

EXPECTED ACTIVE USERS

Eligible Users × Adoption Rate = _____

CURRENT TIME PER TASK

_____ minutes

TASKS PER USER PER MONTH

EXPECTED ADOPTION RATE

_____ %

EXPECTED TIME SAVED PER TASK

_____ minutes

AVERAGE LOADED EMPLOYEE COST PER HOUR

\$ _____

Productivity Value

Use this formula:

ANNUAL HOURS SAVED

Active Users

× 12

+ 60

× Tasks per User per Month = _____

× Time Saved per Task

ANNUAL HOURS SAVED

Then:

Annual Productivity Value = Annual Hours Saved × Average Employee Cost per Hour

ESTIMATED ANNUAL PRODUCTIVITY VALUE

\$ _____

Additional Business Benefits

Include measurable benefits beyond productivity.

BENEFIT	ESTIMATED ANNUAL VALUE
Labor / operating cost reduction	\$
Revenue improvement	\$
Error / rework reduction	\$
Risk / loss reduction	\$
Customer retention / service improvement	\$
Other	\$
Total Additional Annual Value:	\$

Total Annual Benefit

Productivity Value	\$
+ Additional Business Value	\$
= Total Annual Benefit	\$

Total Cost of Ownership

YEAR 1 TCO

Build Cost + Annual Run Cost

\$

3-YEAR TCO

Build Cost + (Annual Run Cost × 3)

\$

RETURN ECONOMICS

AI ROI

YEAR 1 ROI

$$\text{ROI \%} = \frac{(\text{Total Annual Benefit} - \text{Year 1 TCO})}{\div \text{Year 1 TCO} \times 100} = \underline{\hspace{2cm}} \%$$

Estimated Year 1 ROI: %

ONGOING ANNUAL ROI

$$\text{Annual ROI \%} = \frac{(\text{Total Annual Benefit} - \text{Annual Run Cost})}{\div \text{Annual Run Cost} \times 100} = \underline{\hspace{2cm}} \%$$

Estimated Ongoing ROI: %

Payback Period

PAYBACK PERIOD =

$$\frac{\text{Year 1 TCO}}{\div \text{Monthly Business Benefit}} = \underline{\hspace{2cm}} \text{ months}$$

Estimated Payback: months

STRESS-TEST THE BUSINESS CASE

Adoption Sensitivity Check

Before approving the business case, calculate ROI at different adoption levels.

ADOPTION	ANNUAL BENEFIT	ROI
25%	\$	%
50%	\$	%
75%	\$	%
100%	\$	%

WHY THIS MATTERS

This helps identify whether the AI initiative remains financially viable if adoption is slower than expected.

DECISION GUIDE

Strong Business Case

High measurable value, realistic adoption assumptions, clear ownership, and manageable operating costs.

Validate Further

Potential ROI exists, but assumptions around adoption, data, integration, or ongoing costs need validation.

Redesign

The initiative only works under aggressive adoption or unrealistic cost-saving assumptions.

Defer

Expected value does not currently justify total cost and implementation risk.

DECISION-READY SUMMARY

Final Investment Snapshot

Bring the economics together before making the investment decision.

FINAL INVESTMENT SNAPSHOT

TOTAL BUILD COST

\$ _____

YEAR 1 TCO

\$ _____

ANNUAL BUSINESS BENEFIT

\$ _____

PAYBACK PERIOD

_____ months

ANNUAL RUN COST

\$ _____

EXPECTED ADOPTION

_____ %

YEAR 1 ROI

_____ %

Recommendation:

- ☐ Proceed
 ☐ Pilot First
- ☐ Rework Business Case
 ☐ Defer

KEY PRINCIPLE

A technically successful AI deployment is not automatically a financially successful AI program. ROI depends on sustained adoption, operational integration, and ongoing cost discipline.