Inception - Cost / Benefit

Cost

Squad Costs

Rate Card

Role	Daily Rate (£)
Business Analyst	400
Project Manager	540
Scrum Master	540
Tech Lead	665
Developer	445
Tester	320
Dev-ops	445
BI Analyst	420

Squad Cost

Role	Quantity	Daily Total (£)	Monthly Total (£)
Business Analyst	x 0.5	200	3,600
Project Manager	x 0.5	270	4,860
Scrum Master	x 0.5	270	4,860
Tech Lead	x 0.5	332.50	5,985
Developer	x 4	1780	32,040
Tester	x 2	640	11,520
Dev-ops	x 0.5	222.50	4,005
BI Analyst	x 0.5	210	3,780
Squad Total		3,925	70,650

Project Duration c. 7 months

Estimated Cost: £500k

Other Costs

Marketing	Business	Other
£25k	**n/a**	**n/a**

Estimated Cost:
£525k

Benefit

Reduction in calls

Cost Statement:

x 1 CSA = **£27k per annum**

Wages... £20k
Benefits & Training... £7k

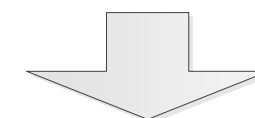| Current	Proposed
100% of calls	**59%** of calls
Answered by: **100 CSAs**	Answered by: **70 CSAs**
At a cost of: **£2.7M** p.a.	At a cost of: **£1.9M** p.a.

Expectation: 41% call reduction would free up 30 CSAs

£800k Benefit

Increase in Upsell

Current

Customers	No. of Loans	MPC (£)	Total (£)
500k	1	£240	£120m
240k	2 or more	£296	£71m
			£191m

Expectation: 10% of customers with 1 loan to take out a second loan

Proposed

Customers	No. of Loans	MPC (£)	Total (£)
450k (-50k)	1	£240	£108M
290k (+50k)	2 or more	£296	£86M
			£194M

£3M Benefit

Estimated Benefit:
£3.8M p.a.