

FREE WORKSHEET

Custom Portal ROI Calculator

A 5-year build-vs-buy worksheet for Seattle SMBs evaluating custom development.

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Free resource — 2026

seattle.dev/downloads/custom-portal-roi-calculator.pdf

Custom Portal ROI Calculator

Use this worksheet to compare the 5-year total cost of ownership for an off-the-shelf subscription vs building a custom portal. Fill in the blanks with your real numbers — the math at the bottom does the rest.

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- Off-the-shelf costs (Years 1–5)
- Custom build costs (Years 1–5)
- Soft costs you probably forgot
- 5-year comparison
- Decision checklist

Off-the-shelf — fill in your numbers

Line item	Year 1	Years 2–5 (per year)
Subscription / seat licenses	\$ _____	\$ _____
Onboarding / implementation fee	\$ _____	\$0
Third-party integrations (Zapier, etc.)	\$ _____	\$ _____
Add-ons / modules you'll need	\$ _____	\$ _____
Annual price increase (~10–15%/yr)	—	add 10–15%
Annual total	\$ _____	\$ _____

Custom build — fill in your numbers

Line item	Year 1	Years 2–5 (per year)
Initial development cost	\$ _____	\$0
Hosting / infrastructure	\$ _____	\$ _____
Maintenance (15–20% of build/yr)	incl. in build	\$ _____
Ongoing feature additions	\$ _____	\$ _____
Annual total	\$ _____	\$ _____

Soft costs (the ones that usually tip the scale)

Hidden cost	Your number
Manual workarounds / copy-paste hours per week	_____ hrs
Average loaded hourly cost of people doing it	\$ _____ /hr
Annual manual-work cost (hrs × rate × 50 wks)	\$ _____
Errors / re-work caused by data gaps (estimate/yr)	\$ _____
Opportunities lost because the tool can't do X (estimate/yr)	\$ _____

5-year comparison

Option	5-year cost	Soft cost included?	Total impact
Off-the-shelf	\$ _____	yes / no	\$ _____
Custom build	\$ _____	yes / no	\$ _____
Net difference			\$ _____

RULE OF THUMB

If your 5-year off-the-shelf cost is more than 1.5× the custom build cost, build wins on price alone — even before counting soft costs.

If it's within 20%, the decision is about fit, not money. Custom usually wins on fit when your workflow is unique; off-the-shelf usually wins when your workflow is generic.

Decision checklist

- | | |
|--|---|
| ☐ We compared 5-year total cost, not just sticker price | ☐ We included integration + customization costs |
| ☐ We counted manual workarounds as a real cost | ☐ We tested the off-the-shelf with a real workflow, not a demo |
| ☐ We mapped our must-have vs nice-to-have features | ☐ We checked vendor lock-in risk and exit cost |

WANT A SECOND OPINION ON YOUR NUMBERS?

I help Seattle SMBs work through build-vs-buy decisions like this one every week. Book a free 30-minute review of your worksheet — no pitch, just feedback on your numbers.

seattle.dev/schedule-consultation