

Business case — Bespoke applications

Case: replacing an under-used BlackLine licence with a close tracker built for the finance team

1. At a glance

An accounting department paid about USD 78,000 a year for BlackLine, a financial close software, and used less than 10% of it: tracking balance sheet reconciliations between NetSuite and the supporting balances. An application built for that use, the Month-End Closing Tracker, replaced it. The BlackLine licence has been cancelled.

CHF 172,524

saved over 3 years

−89%

total cost over 3 years

≈ 2 months

payback period

Over three years, the application costs **CHF 20,340**, against **CHF 192,864** for the BlackLine licence. The result holds as long as the replaced licence exceeds **CHF 6,780 a year**. Below that threshold, nuclai recommends keeping the existing software.

2. Option A — the BlackLine licence

The cost used is the licence the accounting department actually paid. BlackLine covers a broad close scope: automated transaction matching, journal entries, intercompany transactions, reconciliation tracking. The team used only reconciliation tracking, in a basic form.

Reference	Amount
Annual BlackLine licence (amount paid)	USD 78,000
Exchange rate (Fed H.10, 18.09.2026)	0.8242 CHF / USD
Annual cost used	CHF 64,288
Share of features actually used	less than 10%

Assumption: the close tracking spreadsheet kept alongside BlackLine has no licence cost. It is not added to Option A.

3. Option B — the nuclai application

Setup — paid once, in the first year

Item	Amount
Diagnostic & specification scoping (4 h × CHF 180)	CHF 720
Application & AI development (40 h × CHF 180)	CHF 7,200
Training for the application owner (2 × 8 h × CHF 180)	CHF 2,880
Total setup	CHF 10,800

Running costs — every year

Item	Annual amount
Google Workspace infrastructure (already paid)	CHF 0
AI engine (12 × CHF 85)	CHF 1,020
Technical support and maintenance (12 × CHF 180)	CHF 2,160
Total running costs	CHF 3,180

4. Three-year comparison

	Option A — BlackLine	Option B — nuclai	Difference
Year 1	CHF 64,288	CHF 13,980	CHF 50,308
Year 2	CHF 64,288	CHF 3,180	CHF 61,108
Year 3	CHF 64,288	CHF 3,180	CHF 61,108
Total 3 years	CHF 192,864	CHF 20,340	CHF 172,524

- The application is cheaper **from the first year**, setup included.
- Payback: the licence cost CHF 5,357 a month, the application costs CHF 265. The CHF 10,800 setup is covered after **about 2 months**.
- Total cost reduction over 3 years: **89%**.

5. Threshold and sensitivity

Over three years, the application costs CHF 20,340. It therefore pays off as soon as the replaced licence exceeds **CHF 6,780 a year** (about USD 8,230).

Replaced licence	Cost of A over 3 years	Difference in favour of B
5% of the current licence — CHF 3,214	CHF 9,642	– CHF 10,698
Threshold — CHF 6,780	CHF 20,340	CHF 0
25% of the current licence — CHF 16,072	CHF 48,216	CHF 27,876
Current BlackLine licence — CHF 64,288	CHF 192,864	CHF 172,524

With a modest licence, the application does not pay off. That is what the diagnostic is for: it checks the actual licence cost and how the software is used before anything is built.

6. What the application covers, and what it doesn't

Covered

- Automatic extraction of the consolidated balance sheet from NetSuite, twice a day and on demand, with blocking integrity checks: the balance sheet must balance, and figures are validated to the cent against the trial balance.
- Automatic certification of a reconciliation when the difference is USD 1 or less, the preparer has signed off and the supporting document is linked. Automatic decertification if the NetSuite balance moves afterwards, with a Slack alert to the owners.
- Server-side access controls: only the assigned preparer edits their preparation, only the reviewer signs off the review, self-review is blocked, closed months stay read-only.

- Close management: task list by close day, expected versus actual pace, dashboard by area, preparer and reviewer, daily Slack notifications on working days.
- Monthly rollover in a single command: closing the month, opening the next one, carrying structures forward and running the first balance sheet load.

No longer needed

- The manual close tracking spreadsheet, with no link to NetSuite and no audit trail. The unused BlackLine features: automated transaction matching, journal entries, automated intercompany transactions.

Not covered — an accepted limit in this case

- About 90% of BlackLine's features. The application replaces the part actually used, not the whole software. A team that uses those features is better off keeping BlackLine.

7. Study data

- **Delivery.** The application was designed and built by Pedro Mestre within the finance team, on internal time. Option B prices the same build at nuclai rates.
- **AI engine.** Claude, Pro subscription at CHF 85 a month. Notifications go through an API billed at a few cents a month, not costed.
- **Infrastructure.** Google Sheets and Google Apps Script, included in the Google Workspace subscription the company already pays for. Not counted.
- **Diagnostic price.** This business case prices the diagnostic at CHF 720 (4 hours of analysis). This may vary with each company's needs and specific solutions.
- **Training.** Two 8-hour sessions for the person in charge of the application, spread over two month-end closes.
- **BlackLine reference.** Approximate amount of the licence paid, converted at the 18.09.2026 rate. The licence has been cancelled.
- **Real-world testing.** Four real month-end closes run in the tool (June to September 2026), around twenty users, 261 of 264 accounts identical to the reference NetSuite exports (remaining differences: rounding cents).
- **Client internal time.** Not costed. The end of manual re-entry of balances is not counted: the real gain exceeds the figure shown.

Sources

- Internal business case "Month-End Closing Tracker", Pedro Mestre, September 2026: starting problem, features, ROI.
- Application screenshots, August 2026 close.
- Federal Reserve, H.10 of 21.09.2026 — CHF 0.8242 per USD 1 on 18.09.2026: [federalreserve.gov/releases/h10/current](https://www.federalreserve.gov/releases/h10/current)
- Option B costs: nuclai rates, Sofia Mestre, 25.09.2026.