COSTING WORKSHEET · 2026

What a Business Phone System Really Costs

The advertised per user rate is the least reliable number on any quote. Nine lines that produce your own figure, three worked examples, and the eight places a bill leaves its quote.

Most Australian cloud phone systems sit between about **$20 and $50 per user per month** in 2026, and that range is nearly useless on its own. Two quotes with identical headline rates routinely produce monthly bills thirty to forty per cent apart. Fill in nine lines with your own facts instead. Figures here are illustrative for budgeting, not quotes.

The nine lines

Line	What goes in it	Usually wrong because
1. Seats	Each seat type at its own rate: full desk, app only, shared, common area.	Counted as headcount. The biggest single lever on the bill.
2. Numbers	Service fees, DIDs, plus inbound call charges on 1300 and 1800.	You pay for inbound calls to your own 1300, and mobile origination costs more.
3. Call spend	Your real destination mix at quoted rates.	"Unlimited" is assumed to mean unlimited. Mobiles are the common carve out.
4. AI	Per minute, per call, per seat or bundled.	Modelled at today's volume, never at double.
5. Storage	Recording and transcript retention over five years.	Included at 30 days, chargeable at 24 months.
6. Hardware	Handsets and headsets, amortised across 60 months.	Free hardware traded for a higher seat rate rarely wins over five years.
7. One offs	Setup, porting, integration, training.	Integration quoted as professional services after signature.
8. Connectivity	Share of the internet service, failover, a UPS.	Treated as somebody else's budget, so it goes unfunded.
9. Missed calls	Unanswered calls, times conversion, times customer value.	Never counted at all, and usually the largest number on the page.

Line 1 is the ten minutes that pays for itself

List every person and every device, then sort them into full seat, app only, shared or common area, and not a seat at all. Most businesses find **a fifth to a third of their assumed users are not full seats**: the lunchroom phone, the lift line, a fax number nobody has used since 2019, and field staff who have never touched a desk phone. Reclassifying them is not asking for a discount, it is correcting the specification you were quoted against.

Three worked examples (illustrative)

	Trade, 4 people	Services, 12	Contact team, 40
Seats, by type	1 full + 3 app only, $110	7 full + 3 app + 2 shared, $340	25 queue + 12 full + 3 shared, $1,600
Numbers and inbound	$5	$60 plus inbound	$150 plus inbound
Call spend	$40	$90	$400
AI	Bundled	$120	$500
Storage	Included at 30 days	12 months, $25	24 months, $120
Hardware, amortised	$5	$40	$150
Connectivity	$30	$90	$250
Real per user / month	**about $46**	**about $64**	**about $79**
Line 9, estimated	**about $4,800**	**about $6,250**	**about $18,000**

Line 9 dwarfs lines 1 to 8 in all three cases

That is the actual finding of the exercise. Businesses spend a fortnight negotiating eight dollars a user and leave five figures a month on the table in calls that rang out, because one number is on a quote and the other is not. The estimate does not need to be accurate. It needs to be **present**, because the moment it is on the page the discussion stops being about minimising a cost and becomes about sizing an investment.

Six questions to put in writing before signing

- "What is the per seat rate in months 1, 13, 25 and 37?" Four numbers, not a reassurance.
- "Show me this bill at double my inbound volume." The table that prevents the disputed invoice.
- "Exactly what is excluded from unlimited, and what is the fair use threshold?" A list, and an actual number.
- "What does this cost at the retention period I actually need?" Not at thirty days.
- "What will be quoted separately after I sign?" Integration, configuration, training, porting.
- "Can seats go down as well as up, and what does leaving cost?" Price the exit while it is hypothetical.

Then compare on one number

Five year total, divided by sixty months, divided by seat count. That gives a real per user per month figure, and it frequently reorders a shortlist, because a supplier three dollars higher on the headline often lands lower on the total. Any supplier worth dealing with will check your arithmetic against their own quote and tell you where you have their figures wrong.