DETAILED TERMS OF SERVICE

FULL IT TEAM STACK

Your external IT department, by the weekly hour · Microsoft Intune and Google Workspace

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Document: Full IT Team Stack plan proposal (5 / 10 / 20 / 40 hours per week)

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1. Executive summary

Running a full IT team in-house means hiring, retaining and covering at least four distinct functions: IT leadership, cloud and endpoint engineering, security, and help desk. For a company of 25 to 400 people that costs between **US$30,000 and US$46,000 per month** (our estimate, based on Robert Half 2026 salaries and a 1.30x fully loaded cost), and a single absence still leaves an area uncovered.

Xkalable's **Full IT Team Stack** delivers that complete team as a service with fixed weekly hours. You choose the size (5, 10, 20 or 40 hours per week); we provide the team, the processes, the management tooling and the reporting. We work primarily on **Microsoft Intune / Microsoft 365 and Google Workspace**, with security and traceability built in.

	Core	Plus	Pro	Embedded
Hours per week	5 h	10 h	20 h	40 h
Hours per month (approx.)	22 h	43 h	86 h	172 h
Monthly investment	$1,490 USD	$2,790 USD	$5,290 USD	Custom quote
Effective cost per hour	~$68	~$65	~$62	Quoted
Suggested company size	up to 25 users	up to 50 users	up to 150 users	up to 400 users

> **How to read these figures**
> Prices are in US dollars, per month, and **include the human team and the management of the service**. They do not include Microsoft or Google licenses or the optional security tools (section 10). The Embedded plan, for example, is equivalent to one full-time person with access to all four specialties, quoted for your environment.

Why now

- **Security and cyber insurance.** 2026 industry guides indicate that roughly 96% of insurers require mandatory MFA and roughly 88% require EDR/MDR on endpoints, and they increasingly ask for evidence (logs, Conditional Access screenshots) rather than a simple attestation.
- **Security talent shortage.** According to the CrowdStrike 2025 SMB survey, 43% of small and mid-sized businesses have no dedicated cybersecurity staff.
- **Turnover.** In-house help desk turnover is around 40% per year (HDI, secondary citation): every departure means recruiting, training and lost knowledge.
- **Time zone.** Our team operates from Colombia (UTC-5, no daylight saving time): real-time coverage aligned with the U.S. Eastern and Central time zones.

2. What the Full IT Team Stack is

We do not sell loose hours from a single technician: we sell the **capacity of a team** with four specialties, coordinated by a service lead who is accountable for outcomes. The hours in your plan are distributed across roles according to what your environment needs that month.

Role	What they do for you	Approximate share of the plan
Service lead / vCIO	Strategy, IT budget, vendor management and licensing, prioritization, follow-up meetings and QBRs.	10% of hours
Cloud & Endpoint engineer	Administration of Intune, Entra ID, Microsoft 365 and Google Workspace; implementation of policies, applications and projects.	40%
Security analyst	Security baseline, Conditional Access, alert review, incident response and compliance evidence.	15–20%
Help desk L1/L2	Handling of user requests and incidents, onboarding and offboarding, access resets.	20–35%
Automation & AI	Scripts (PowerShell / Graph), automated workflows, knowledge base and reports.	0–10%

We work as **embedded pods**, not as traditional staffing. Each account has an assigned service lead and a backup team, so no single absence stops your operation.

3. The four plans in detail

Core plan · 5 hours per week · $1,490 USD/month

Included hours	5 h/week (≈ 22 h/month). Effective cost ≈ $68 per hour.
Suggested company size	up to 25 users. 1 platform (Intune/M365 or Google Workspace).
Hour distribution	• Service lead / vCIO: 2 h/month • Cloud & Endpoint engineer (Intune / Google): 9 h/month • Security analyst: 3 h/month • Help desk L1/L2: 8 h/month
Support coverage	Mon–Fri 9:00–17:00 ET
Response times (SLA)	P1 critical: 2 h · P2 high: 4 h · P3 normal: 1 business day · P4 low: 2 business days
Management and meetings	Monthly 30-min check-in
Reports	Monthly report (PDF)
Unused hours	Do not carry over.
One-time onboarding fee	$745 USD (Day 0 Diagnostic and baseline). Waived with a 12-month contract.

Plus plan · 10 hours per week · $2,790 USD/month

Included hours	10 h/week (≈ 43 h/month). Effective cost ≈ $65 per hour.
Suggested company size	up to 50 users. 1 platform + basic SaaS (SSO/SCIM).
Hour distribution	• Service lead / vCIO: 4 h/month • Cloud & Endpoint engineer (Intune / Google): 17 h/month • Security analyst: 7 h/month • Help desk L1/L2: 13 h/month • Automation & AI: 2 h/month
Support coverage	Mon–Fri 8:00–18:00 ET
Response times (SLA)	P1 critical: 1 h · P2 high: 2 h · P3 normal: 8 business h · P4 low: 1 business day
Management and meetings	Monthly 60-min meeting + semi-annual roadmap
Reports	Weekly burn-down + monthly report
Unused hours	Up to 10% (1 month) of the block can be carried over to the following month.
One-time onboarding fee	$1,395 USD (Day 0 Diagnostic and baseline). Waived with a 12-month contract.

Pro plan · 20 hours per week · $5,290 USD/month

Included hours	20 h/week (≈ 86 h/month). Effective cost ≈ $62 per hour.
Suggested company size	up to 150 users. Up to 2 platforms (Intune + Google Workspace).
Hour distribution	• Service lead / vCIO: 9 h/month • Cloud & Endpoint engineer (Intune / Google): 34 h/month • Security analyst: 17 h/month • Help desk L1/L2: 22 h/month • Automation & AI: 4 h/month
Support coverage	Mon–Fri 7:00–19:00 ET
Response times (SLA)	P1 critical: 30 min · P2 high: 1 h · P3 normal: 4 business h · P4 low: 1 business day
Management and meetings	Bi-weekly meeting + quarterly QBR
Reports	Live dashboard + monthly report + QBR
Unused hours	Up to 15% (1 month) of the block can be carried over to the following month.
One-time onboarding fee	$2,645 USD (Day 0 Diagnostic and baseline). Waived with a 12-month contract.

Embedded plan · 40 hours per week · Custom quote

Included hours	40 h/week (≈ 172 h/month). Price quoted for your environment.
Suggested company size	up to 400 users. Multi-platform / up to 3 tenants.
Hour distribution	• Service lead / vCIO: 17 h/month • Cloud & Endpoint engineer (Intune / Google): 69 h/month • Security analyst: 35 h/month • Help desk L1/L2: 34 h/month • Automation & AI: 17 h/month
Support coverage	Mon–Fri 7:00–19:00 ET + after-hours P1 on-call
Response times (SLA)	P1 critical: 15 min · P2 high: 30 min · P3 normal: 2 business h · P4 low: 1 business day
Management and meetings	Weekly meeting + QBR + annual budget
Reports	Live dashboard + monthly report + QBR + compliance evidence
Unused hours	Up to 20% (1 month) of the block can be carried over to the following month.
One-time onboarding fee	$4,950 USD (Day 0 Diagnostic and baseline). Waived with a 12-month contract.

Response times are first-response targets within the coverage hours. Resolution depends on complexity and on the access the client grants us.

Capability comparison matrix

Capability	Core	Plus	Pro	Embedded
Help desk L1/L2 (portal, email)	●	●	●	●
Endpoint monitoring and remote management (RMM)	●	●	●	●
Windows and macOS patching	●	●	●	●
User and device onboarding, offboarding and changes	●	●	●	●
Security baseline (MFA, Conditional Access)	◐ one-time	●	●	●
Intune compliance and configuration policies	●	●	●	●
Application packaging and deployment	–	●	●	●
Defender / EDR alert review and triage	◐ weekly	●	●	●
SSO / SCIM between Entra ID and Google Workspace	–	●	●	●
Google Context-Aware Access, DLP and Vault (per edition)	–	–	●	●
Gemini / generative AI governance in Workspace	–	–	●	●

Capability	Core	Plus	Pro	Embedded
Automation with PowerShell / Graph / API	–	◐	●	●
License management and cost optimization	◐ quarterly	●	●	●
Security awareness and phishing simulations	–	–	◐ (tool billed separately)	●
Quarterly compliance evidence pack (cyber insurance, SOC 2, HIPAA)	–	–	●	◐ ongoing
After-hours on-call for P1 incidents	–	–	–	●
Projects (migrations, tenant changes)	Quoted	Quoted or with hours	With agreed hours	With agreed hours

● included · ◐ included in a limited form (see note) · – not included, can be quoted as an add-on.

4. Service catalog

4.1 Microsoft Intune / Microsoft 365 track

- **Device enrollment:** Windows Autopilot (including Device Preparation mode) and macOS with Apple Business Manager and Automated Device Enrollment.
- **Compliance and configuration:** compliance policies, BitLocker/FileVault, configuration profiles, updates and application rules.
- **Identity:** Entra ID, MFA, Conditional Access (requires Entra ID P1, included in Microsoft 365 Business Premium and E3), dynamic groups and user lifecycle.
- **Endpoint protection:** Microsoft Defender (Defender for Business in Business Premium, or Defender for Endpoint in E3/E5) or the EDR agreed with you.
- **Email and collaboration:** Exchange Online (including shared mailboxes and distribution lists), Teams and SharePoint.
- **Secure multi-tenant management:** we operate with least-privilege, time-limited delegated permissions (GDAP) instead of shared global administrator accounts.

4.2 Google Workspace track

- **User and structure administration:** organizational units, groups, aliases, shared drives and user lifecycle.
- **Delegated administration:** admin roles with limited scope; we **never** request or use Super Admin for day-to-day work.
- **Security:** 2-step verification, passkeys, password policies, third-party app control, device management (Fundamental / Advanced / Enterprise depending on your edition).
- **Data and compliance (depending on edition):** DLP, Vault, Context-Aware Access and retention.
- **Gemini:** configuration by organizational unit, activity tracking and retention.
- **SSO and provisioning:** integration with Entra ID (SSO and SCIM) for organizations that combine both platforms.

- **Backup:** Google Vault and Takeout are not a backup; we recommend and operate a separate SaaS backup (add-on).

4.3 Security and governance (cross-cutting)

- A baseline aligned with CIS Controls IG1 and with the usual cyber insurance requirements (MFA, EDR, backup, incident response plan).
- Credential management with a password vault and review of privileged access.
- Incident response with a defined process: identify, scope, review logs, contain, remediate, document and communicate.
- Vendor and license management: renewals, edition changes, reduction of unused licenses.

4.4 Service management

- All work is recorded in a **ticket**: nothing depends on chats or informal calls. This ensures traceability and a verifiable count of hours.
- Change management: medium- and high-risk changes are announced and approved before they are executed.
- Living documentation of the environment (assets, configurations, runbooks and knowledge base).

5. How the hours work

1. **Weekly block, monthly usage.** Your plan defines hours per week; we measure and report them weekly, but they are consumed against the monthly block (weeks × hours).
2. **We count the human time worked on tickets**, in 15-minute increments: analysis, execution, testing and documentation. We do not count time spent waiting for client responses or internal training.
3. **Automation and AI are not deducted from your block.** We use them to gain speed and reinvest those savings in proactive work. You pay for capacity and results, not for machine minutes.
4. **Consumption alerts** at 50%, 75% and 90% of the monthly block, with an end-of-month projection.
5. **Additional hours:** if the block runs out, we keep handling P1 and P2; anything else is agreed with you. Reference rate for additional hours: **US$85 per hour** (1.5x outside business hours).
6. **Carryover:** depending on the plan, part of the unused hours moves to the following month (see each plan's sheet). They do not accumulate indefinitely.
7. **Changing plans:** you can move up or down a plan with 30 days' notice, with no penalty after the initial term.

> **Priority rule**
> Critical incidents (P1/P2) come first, then user requests, then proactive maintenance and improvements. If there is a conflict over hours, the service lead proposes the prioritization and you decide.

6. Transparency: how we report your hours

Deliverable	Frequency	Content
Hours burn-down	Weekly (Plus, Pro, Embedded)	Hours used vs. included, month-end projection, open tickets and work in progress.
Monthly report	Monthly (all plans)	Hours by category and role, resolved tickets, SLA compliance, proactive work, open risks and next month's plan.
Security posture	Monthly	Secure Score / Workspace configuration, device compliance, MFA coverage, patch status and EDR coverage.
QBR (quarterly business review)	Quarterly (Pro, Embedded)	SLA by priority, incidents, technology roadmap, budget and recommendations.
Live dashboard	Continuous (Pro, Embedded)	Consumption, tickets and SLA in real time.

Responsible use of artificial intelligence

We use AI to classify tickets, summarize work, propose time entries and prepare draft reports. The rules:

- A person reviews and approves everything that is billed and every message that reaches you.
- AI tools access your data with **read-only** permissions, with separate credentials per client and no ability to change configurations.
- We minimize and pseudonymize personal information before sending it to a model. We work under commercial terms that exclude training on your data.
- You can ask us to turn off the use of AI on your environment; the service continues with manual processes.

7. Comparison: in-house team vs. Full IT Team Stack

Minimum in-house team using Robert Half 2026 median salaries (U.S.) and a 1.30x fully loaded cost (BLS ECEC: benefits are about 30% of total cost):

Role	Annual base salary	Annual loaded cost	Monthly cost
IT Director (0.25 FTE)	$41,250	$53,600	$4,500
Systems / M365 engineer	$98,000	$127,400	$10,600
Cybersecurity engineer	$144,000	$187,200	$15,600
Help desk L2	$59,250	$77,000	$6,400
Minimum team total	$342,500	$445,000	~$37,100

Range: US$30,400 (low percentile) to US$46,000 (high percentile) per month. Does not include recruiting, tools, training, vacation coverage or the cost of turnover.

	In-house (min.)	Pro (20 h)	Embedded (40 h)	MSP / vCIO reference
Monthly cost	~$37,100	$5,290	Custom quote	vCIO 10–20 h/week: $5,000–15,000
Specialties covered	4 (with 3.25 FTE)	4	4	Strategy only
Coverage for absences	Depends on each person	Backup team	Backup team	Depends on provider
Recruiting and turnover	Your responsibility	Ours	Ours	Ours

Other public market references (third-party guides, 2026): fractional IT service starting at US$2,000 per month for 10–20 hours per month (Local Edge IT); full-service MSP per user, US$100–250 per month; cloud engineer hours billed by MSPs at US$125–185; vCIO at US$200–450 per hour. Our effective cost per hour across the plans is between **US$62 and US$68 (Embedded is quoted)**.

> **Honest caveat**
> The Pro and Embedded plans replace the **capacity** of a small team, not necessarily its physical presence or the accumulated knowledge of an internal employee. If your company frequently needs on-site support, it can be combined with a local technician; we can coordinate that.

8. How we start: the first 90 days

Period	Goal	Activities and deliverables
Week 0	Day 0 Diagnostic	• Discovery session (30 min) and 84-question self-assessment. • Inventory of users, devices, licenses and applications. • Granting of least-privilege delegated access.
Days 1–30	Stabilize	• Onboarding to the ticketing system and the RMM; agents on endpoints. • Security baseline: MFA, Conditional Access / Workspace policies, patching. • Report of findings and prioritized risks (with evidence). • First monthly report.
Days 31–60	Standardize	• Enrollment (Autopilot / ADE) and user onboarding templates. • Compliance policies and application deployment. • Initial documentation and knowledge base.
Days 61–90	Optimize	• Automation of onboarding/offboarding and reports. • 12-month roadmap and budget. • First QBR (Pro and Embedded) or results review (Core, Plus).

9. Service security

- **Least privilege:** delegated administrators with limited scope and expiration. In Microsoft, GDAP (relationship of up to 2 years); in Google, delegated admin roles without Super Admin.

- **Client-owned identity:** the team works with named, auditable accounts; there are no shared accounts.
- **Team workstations** with Xkalable security controls (phishing-resistant MFA, managed devices and encryption).
- **Change log:** every administrative action is linked to a ticket.
- **Orderly exit:** when the service ends we revoke access and hand over the documentation of the environment.

Compliance (HIPAA, SOC 2, others): scope, confidentiality agreements and, where applicable, a Business Associate Agreement are defined in writing before we access regulated data.

10. Licenses and additional tools

The plans cover the team's work. Licenses and tools are contracted separately, at transparent cost. The prices below are **indicative and confirmed in the quote** based on your number of users and devices.

Item	Description	Indicative price
Microsoft 365 / Google Workspace licenses	Purchased directly from the vendor or through your distributor. We suggest Microsoft 365 Business Premium (Intune, Defender for Business and Entra ID P1) for up to 300 users.	Per manufacturer list price
Endpoint security bundle	RMM (NinjaOne), EDR/antivirus and patching per device.	From ~US$18 per device/month
Password vault (Keeper)	Credential management for the team and, optionally, your users.	Quoted per user
SaaS backup (M365 or Workspace)	Independent copy of email, files and calendars.	From ~US$10 per user/month
Awareness training and simulated phishing	Training and periodic campaigns.	Quoted per user
MDR / 24×7 SOC	Managed monitoring and response with a specialized partner.	Quoted

11. Commercial terms and exclusions

Term	Initial term of 3 months; then month-to-month with 30 days' notice. With a 12-month contract: 8% discount (annual prepayment) and onboarding fee waived.
Billing	Monthly in advance in USD. Additional hours billed at month-end.
Hours and holidays	Mon–Fri during the plan's hours, Eastern time. U.S. and Colombian holidays are coordinated in advance.
Exclusions	• Hardware, licenses and third-party subscriptions. • On-site support, unless agreed. • Large projects (migrations, tenant changes) that exceed the block: quoted separately. • Support for proprietary business applications (development, ERP) unless agreed. • After-hours response on plans other than Embedded.

Client responsibilities	Name an authorized contact, grant the delegated access, approve changes and keep licenses current.
Confidentiality	Confidentiality agreement and data processing agreement (DPA) signed before we begin.

This document is a commercial proposal and does not constitute a contract. Final terms are set out in the Master Services Agreement (MSA) and the service order.

12. Frequently asked questions

What if I need more hours than are included in a given month?

We always handle P1 and P2. We notify you at 75% consumption and agree whether to use additional hours or reschedule non-urgent work.

Can I change plans?

Yes, with 30 days' notice. It is common to start on Plus and move up to Pro after the first quarter.

Do you replace my internal team?

We can do that or complement it (co-managed model). Many clients keep an internal contact and delegate security, endpoints and on-call to us.

What if I only use Google Workspace or only Intune?

The plans work the same way: hours are assigned to the track you use. Pro and Embedded include mixed environments.

Who is my contact?

An assigned service lead, with a backup team. Requests go through tickets (portal or email), not chat.

Where is the team located?

Colombia (UTC-5), with the same working hours as the U.S. Eastern time zone, and one hour behind during daylight saving time.

How do I know the hours are real?

Every hour is tied to a ticket with detail. You receive the weekly or monthly breakdown and can audit it.

13. Next step

Let's schedule the **Day 0 Diagnostic**: a focused 30-minute call with our team, the 84-question self-assessment (15–20 minutes) and a plan recommendation with a proposal tailored to your environment. We respond within one business day.

> **Contact**
> Xkalable · xkalable.com · Book a Diagnostic Call (xkalable.com/audit)

Sources for market figures: Robert Half Salary Guide 2026 (per-role pages); BLS (ECEC June 2026 and OOH); CrowdStrike State of SMB Cybersecurity 2025; HDI (secondary citation); pricing guides from Meriplex, GXA IT, Local Edge IT and CRB Workforce (2026); 2026 cyber insurance requirements guides. Plan prices are an Xkalable proposal.