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CASE STUDY · MARLUC SYNOPSIS

YBL accounting firm: internal apps built with AI tools

IMPLEMENTED 2024–2026 · PROFESSIONAL SERVICES · CANADA · BAND C · CLAIMED ONLY

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Mike Libbey, an accountant and partner at YBL in Oshawa, Ontario, says he built more than 40 apps for the firm using AI tools, with no developer. By his account one tax-planning tool cut senior work per client from 8 to 10 hours to about 2. He also writes that he has spent more money and time on the effort than it has saved. The results are the firm's own account.

ABOUT THIS SYNOPSIS

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NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: AI chat assistants and an AI app builder: the partner drafts build prompts in Claude and pastes them into Lovable to generate working apps.

Implemented: 2024–2026. Grade: band C, Process change, Claimed only.

Headline result, as reported: An Ontario accounting firm says it now runs on more than 40 apps its partner built with AI tools and no developers; one tax-planning tool cut work from 8 to 10 hours per client to about 2, though he says he has spent more money and time than he saved

1 · The case

The facts, as reported by the 4 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

YBL. Virtual CFO, bookkeeping, payroll and tax firm in Oshawa, Ontario, Canada, with 21 to 50 staff and 22 years of operation, per Karbon. Libbey is a partner and, per Karbon, became chief executive in 2026. Canvas block: 4. Operations and process. Also 5. People and skills.

Business challenge

The challenge. Libbey writes that he was the firm's bottleneck: every pricing decision and capacity question ran through him. He is an accountant of seventeen years with no coding background.

How it was addressed. He built apps with AI tools, starting with small single-purpose tools. His workflow is to ask Claude for an idea and a build prompt, paste it into Lovable, test, then tweak. He builds the gaps that off-the-shelf software misses and buys complex or regulated systems. Examples include a tax-planning optimiser, a Canadian tax deadline tracker and an Ontario payroll gross-up tool. [1] [2] [3] [4]

Who implemented it

Claude (Model or cloud provider): Used by Libbey to suggest ideas and write build prompts..
Lovable (Software vendor): App builder into which Libbey pasted prompts to generate the apps he describes..
In-house (In-house): Partner Mike Libbey built the apps himself, with no developer, by his account..
Libbey's example workflow names Claude and Lovable. The tools behind all 40 apps are not listed in the sources opened.

Technology (SEAM pillar E)

SEAM types: T1 Chat assistants. Deployment: Vendor SaaS. Vendors and products: Lovable, Claude, Lovable.

Where it was built in: Standalone internal apps built from prompts, kept alongside off-the-shelf systems the firm buys, such as QuickBooks and Karbon. Libbey says he builds only the gaps.

What changed

Before: tax-planning work for a company's owners took senior accountants and CFOs 8 to 10 hours per client. After, by Libbey's account: about 2 hours, with 1.5 hours moved to the admin team. The firm says it now builds the tools it needs and hired an AI-specific role in August 2026. [1] [2] [3] [4]

What it cost

Not reported in figures. Libbey writes that tokens, usage limits, time and maintenance add up and that he has spent more money and time than he saved.

What it saved

Per Libbey, about 6 to 8 hours less per client on tax-planning work (8 to 10 hours down to about 2). Per Karbon's relay of YBL's reports, 30% less time to close monthly books; the sources do not say how much of this comes from the built apps. [1] [2] [3] [4]

Governance and control

All controls are the firm's own account: a buy-or-build rule, testing before client-facing use, and a teammate trying to break each app. No external review reported. Libbey writes that when it is just him, a security breach or a wrong number has no third party to point at.

S2 · Accountable owner · Claimed
Libbey built and runs the apps himself; the firm hired an AI Solutions Architect in August 2026 to maintain them, per Karbon. [1] [2]

A1 · Safe use · Claimed
Libbey says the rule is to buy complex or regulated software and build only the gaps, and that client-facing tools need full testing. [1]

A2 · Human in the loop · Claimed
Libbey advises giving an app to a teammate to try to break it before rollout. [1]

A3 · Monitoring and assurance · Not reported
No monitoring or audit of the apps is reported.

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Not reported
No agents described.

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

– Libbey built a working Canadian tax deadline tracker in about ten minutes from a pasted prompt, he writes.

– The tax-planning tool cut hours per client and moved some work to the admin team, by his account.

– YBL won the Karbon Excellence Award for AI Innovation in 2025.

DID NOT

– Libbey writes that he spent more money and time than he saved.

– He lists maintenance, usage costs and liability for wrong numbers as real costs.

UNPROVEN

– The 8 to 10 hours to about 2 figure: Libbey's own estimate, with no method shown.

– Whether the book-closing, email and NPS figures come from the built apps: not stated.

– Security testing of the apps: Not reported.

Timeline

2024 Libbey begins building apps at night, about two years before his July 2026 article [1]

Dec 2025 YBL named Karbon Excellence Award winner for AI Innovation, announced in a podcast episode [3]

Jul 2026 Libbey publishes how he built more than 40 apps, including costs and risks [1]

Aug 2026 YBL hires its first AI-specific role, an AI Solutions Architect, per Karbon [2]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: Not applicable. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C). A tax-planning process was redone around a built tool and part of the work moved to different staff. Results are the firm's own, so the marker is claimed only.

The SEAM view and lessons learnt

The pattern here is a small firm using AI to fill the gaps between systems it already buys. The owner builds, tests and maintains the tools, which concentrates knowledge in one person. For larger organisations, Accounting Today reports other accounting firms facing the same issues of support, security and scaling when a single person's app is rolled out firm-wide.

1. Buy regulated or complex software and build only the gaps.
2. Test any client-facing app hard before use and let a colleague try to break it.
3. Plan who maintains each app if its builder is away.

Evidence

Score 1 of 4. Own account: the partner's published article and a Karbon customer story repeating YBL's reports. No independent evaluation of the apps or the figures.

Evaluation method. Organisation's own published account; the customer story is from a practice-management software vendor, not the AI tool makers.

Sources disagree. Karbon's page gives YBL's team as 35 staff and a 21 to 50 band; a 2024 podcast summary put the team at about 30. The firm's own article says "zero developers" while Karbon says it hired an AI Solutions Architect in August 2026.

Status. Ongoing: reported July to August 2026.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/ybl-accounting-firm-vibe-coded-tools

[1] The Firm: A firm owner built 40 apps to stop being the bottleneck (Mike Libbey)
https://www.thefirm.media/articles/transform-accounting-firm-building-apps/

[2] Karbon: How YBL is evolving with AI while keeping client relationships strong
https://karbonhq.com/customer-stories/ybl/

[3] Karbon Excellence Awards Podcast: AI Innovation with YBL
https://karbon-excellence-awards-podcast.transistor.fm/episodes/ai-innovation-with-ybl

[4] Accounting Today: Should accountants vibe-code their own software?
https://www.accountingtoday.com/news/should-accountants-vibe-code-their-own-software

YBL website: https://ybl.ca/

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