Cloud Infrastructure Business Plan

Liffey Cloud | Dublin

DOCUMENT GUIDE

Contents

Liffey Cloud | Planning illustration | Version 1.0 | 3 October 2026

This plan supports a staged funding decision for a proposed Irish managed private cloud infrastructure business. Commercial demand and funding remain unverified. The final financial group follows the operating plan, risks and evidence. The supporting workbook is input driven and uses EUR for January 2027 to December 2029.

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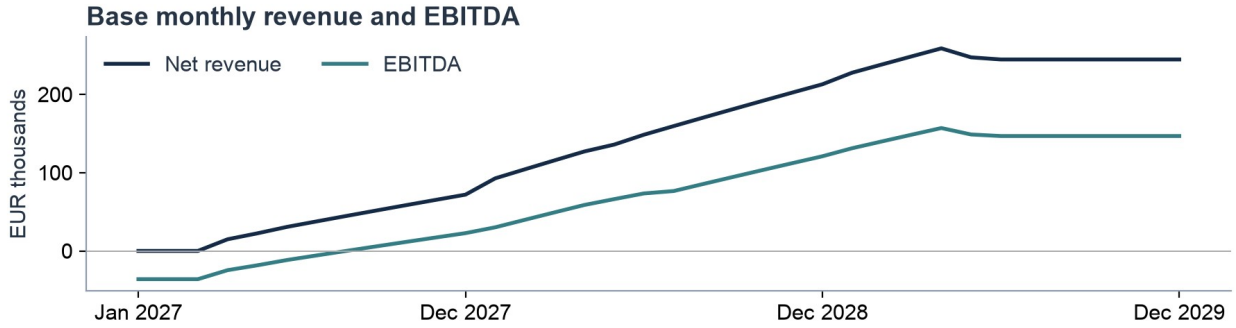
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Executive summary

Liffey Cloud is a proposed Dublin managed private cloud infrastructure company for Irish SMEs running business applications that need named operational support, backup and an agreed recovery process. It owns compute nodes hosted in leased Irish racks. This is a staged operating startup, with no data centre construction or speculative property acquisition. The decision is whether to fund deployment and validate customer economics before expanding capacity.

The plan seeks €1,200,000 unapproved funding comprising €950,000 equity and €250,000 debt. Base revenue is €397,860 in 2027 and €2,933,891 in 2029, with net profit (€168,596) and €1,448,707. Minimum Base cash is €766,584; Downside minimum is (€135,614) and additional funding need €135,614. Monthly EBITDA first becomes positive in month 8. Do not commit expansion before funded cash, load tests and actual demand justify it.

Planning area	Decision or evidence
Working name	Liffey Cloud Ltd proposed
Market	Dublin base and domestic Irish business customers
Offer	Managed private compute backup and migration
Launch	Jan 2027 readiness; Apr 2027 first sales
Funding	€1.2 m proposed; no approvals
Model period	36 months Jan 2027–Dec 2029 EUR excluding VAT



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Business details

Liffey Cloud is a working name for a proposed Irish private company limited by shares. Company registration, name availability, beneficial ownership filings and Revenue registrations must be completed before trading. A Dublin coworking base and leased racks are assumed; no address or colocation contract has been supplied.

The business sells to Irish domestic companies in the model. It does not assume overseas invoices, grant receipts or an existing customer book. Contact details, founders, shareholdings and accountant appointments remain blank diligence items rather than fabricated particulars.

Planning area	Decision or evidence
Registered name	Proposed Liffey Cloud Ltd; check availability
Office	Dublin coworking lease pending
Infrastructure location	Irish leased racks; site contract pending
Founder contact	Not supplied
Company and VAT numbers	Pending registration
Governance	Director responsibilities and cap table to confirm

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Business concept and objectives

The service provides virtual infrastructure with managed patching boundaries, monitoring, encrypted backups and documented recovery. One compute unit is 4 virtual CPU, 16 GiB RAM and 100 GB primary storage. A typical contract uses eight units. Nodes retain failover headroom; the 16 usable units per node assumption must be validated by load and failure tests before promises are made.

Readiness spending precedes customer billing. The first three months establish build automation, access controls, restore tests and migration procedures. Revenue is gated by completed onboarding and physical capacity, not a projected website audience. Expansion at month 18 remains an explicit model cost even in Downside.

Planning area	Decision or evidence
Readiness	Security and restore acceptance before first invoices
Commercial proof	20 buyer interviews and three paid trials sought
Reliability	Agree workloads recovery objectives and exclusions
Hiring gate	Reforecast from actual tickets and retained clients
Capacity gate	Load test 16 units/node; check failover reserve
Expansion	Month 18 purchase subject to funded cash and rack availability

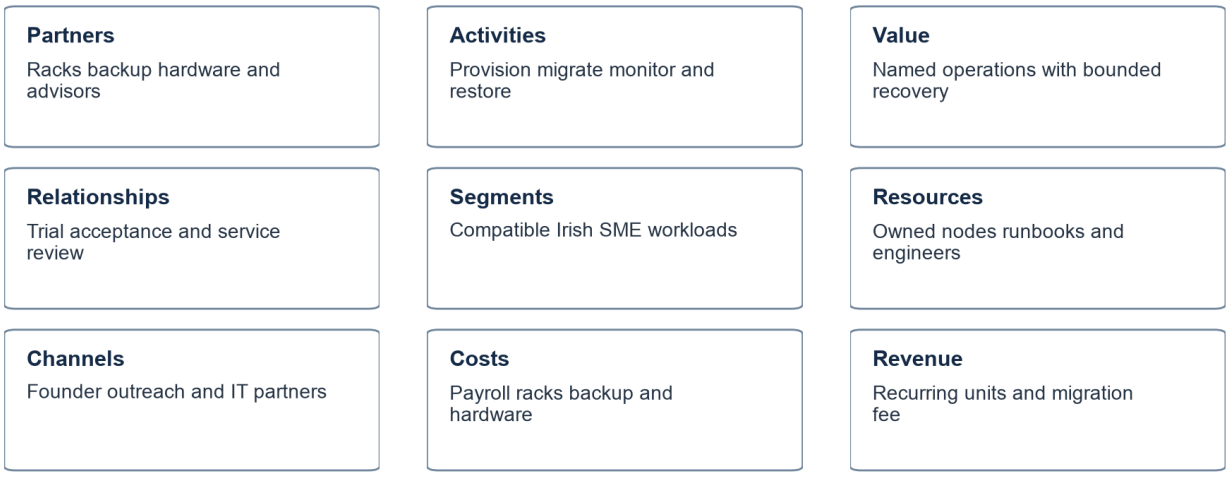
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Business model canvas

The company combines infrastructure capacity and managed operations. The Base client pays €2,400 monthly for eight compute units with service management, plus €5,000 for a standard migration. Bespoke application rewrites and unlimited storage are excluded. All price and usage values are hypotheses awaiting customer evidence.

The founder controls capital, contracts and sales. Engineers own provisioning, incident response and maintenance. Colocation, backup vendors and advisors are external suppliers. Assets are funded upfront and depreciated; recurring storage, backup and bandwidth allowances are separately expensed.

Planning area	Decision or evidence
Partners	Irish colocation, hardware, backup, counsel and payroll
Activities	Provision migrate monitor restore and patch
Resources	Owned nodes, automation, runbooks and trained engineers
Value	Named operations support with bounded recovery scope
Relationships	Trial migration and quarterly service review
Channels	Founder outreach and IT partner referrals
Segments	Irish SMEs with compatible business workloads
Revenue	€2400 recurring plus €5000 completed migration
Costs	Payroll racks backup bandwidth and equipment



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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SWOT and longer term goals

S1 is clear operational accountability and S2 is reusable infrastructure deployment. These are design choices, not established competitive advantages. W1 is no customer or uptime evidence; W2 is a small team whose absence could disrupt incident response. The owner must fund resilience rather than selling every theoretical unit.

O1 is documented enterprise cloud use; O2 is customers needing migration and recovery assistance. T1 is scale competition from hyperscalers and established MSPs; T2 is security incidents and rack price increases. Year-five expansion requires a new forecast, demonstrated renewals and provider availability.

Planning area	Decision or evidence
S1 named support	Validate service ownership in paid trial
S2 repeatable deployment	Measure restore and migration hours
W1 no service track record	No unsupported uptime claim
W2 concentrated skills	Cross-train and contracted escalation
O1 cloud adoption	Context from CSO S1, not signed demand
O2 migration complexity	Interview buyer and application vendor
T1 large providers	Sell bounded operational outcomes
T2 incidents and rack scarcity	Reserve capacity and alternative site plan

06 / BUSINESS

TOWS strategy matrix

SO combines named support with buyer migration needs through a paid scoped trial. WO addresses missing track record with independent security and recovery tests rather than claims of certification. ST uses standard deployment to keep migration labour and porting costs controlled.

WT requires cross-training, failover headroom and a realistic escalation supplier. The €50,000 preopening expense basket includes €15,000 independent security and restore testing. Continuing professional support is €2,000 monthly before inflation. These budgets buy review, not automatic certification.

Planning area	Decision or evidence
SO S1 O2	Paid migration trial with signed acceptance
WO W1 O1	Three evaluations and measured restore tests
ST S2 T1	Standard unit architecture and transparent export
WT W2 T2	Cross-training escalation agreement and cash gate

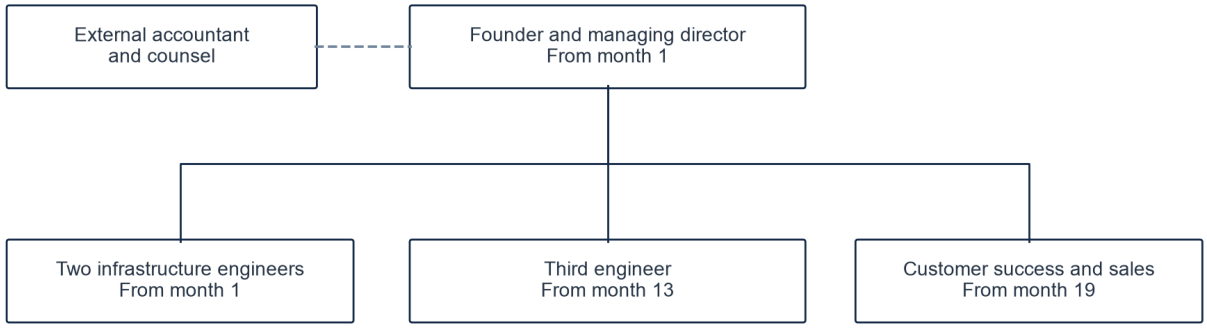
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Owner and management

The founder acts as managing director and initial salesperson with €6,000 gross monthly pay. Two infrastructure engineers start in month one at €6,500 each. A third engineer joins month 13 and customer success and sales joins month 19. The model retains all scheduled costs if demand is slower.

Founder approval covers spend, contracts and staffing. A technical lead among the two engineers owns change approval and incident command. The other engineer supplies peer review and restore ownership. External accountant, counsel and specialist incident support have advisory relationships, not internal FTE.

Planning area	Decision or evidence
Founder	Capital contracts sales and risk; month 1
Two infrastructure engineers	Provision security restore and rota; month 1
Third engineer	Capacity and resilience; month 13
Customer success and sales	Renewals and funnel; month 19
External support	Accounting legal and incident escalation



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Owner and key personnel profiles

No founder biography, qualifications, existing income or ownership is supplied. Required evidence includes B2B infrastructure sales, budgeting, enterprise procurement and director suitability. The equity figure does not demonstrate a founder contribution or investor agreement.

Engineering hiring requires secure virtualisation, automation, storage, networking and incident response work samples. References, access history and training plans must be verified. The plan does not invent vendor certifications or named advisors.

Planning area	Decision or evidence
Founder identity and shares	Not supplied; cap table and source of funds needed
Founder capability	Verify contracts sales and budget examples
Technical lead	Demonstrate restore networking access and change control
Engineering team	Two people initially; independent peer checks
Current income	Not supplied and not modelled
Advisors	Appoint qualified Irish professionals

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Target customers

The initial target is an Irish business with 20–200 employees, compatible Linux or Windows workloads, eight compute units of average demand and an accountable IT buyer. Employee count alone is insufficient: workload sizing, licences, security needs and a clear recovery requirement determine suitability.

The company excludes workloads requiring accredited certifications it has not earned, latency guarantees it has not measured or 24-hour staffed support without an escalation arrangement. High-frequency trading, life-critical systems and large GPU training are outside the initial architecture.

Planning area	Decision or evidence
Primary	Irish SMEs with standard business application workloads
Buyer	IT manager finance director or owner
Buying trigger	Ageing servers recovery concern or migration project
Qualification	8-unit fit, licence rights, payment ability, lawful data
Exclusions	Unbounded storage regulated guarantees bespoke HPC

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Segmentation targeting and positioning

Segment customers by workload compatibility, recovery need, internal operations capability and purchasing complexity. Target domestic SMEs whose infrastructure fits a standard eight-unit configuration and who will sign an agreed responsibility matrix. Dublin is the operating base rather than a measured geographic market share.

Positioning: Liffey Cloud supplies managed private infrastructure with named operational responsibility and a tested recovery procedure for compatible Irish business workloads. The proof is a successful migration and restore, not a scored competitor claim. Pricing must be justified by full service and customer costs.

Planning area	Decision or evidence
Segment	Compatible SMEs with limited infrastructure staff
Target	Standard workloads and bounded recovery scope
Position	Managed private compute with named support
Evidence	Paid trial acceptance and restore result
Later segment	Complex multi-site or compliance procurement



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

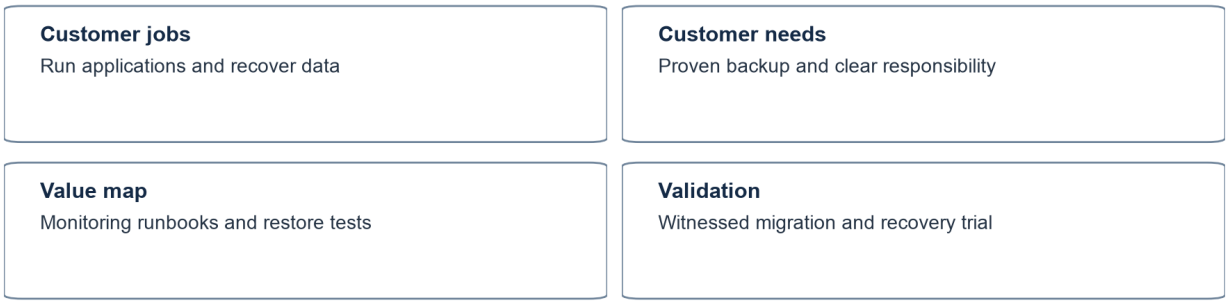
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Value proposition canvas

Customer jobs are keeping business applications available, controlling access and recovering data after failure. Potential pains include unknown backup validity, ageing hardware and complex provider billing. These are interview hypotheses until buyers demonstrate them.

The value map provides standard units, monitoring, documented changes and restore tests. Customers retain application ownership and their licence duties. Gains should be measured as agreed recovery time, successful restore completion and avoided operational tasks. No carbon, cost or uptime advantage is assumed without a comparable baseline.

Planning area	Decision or evidence
Jobs	Run applications manage access and recover data
Pains	Unproven backup ageing servers opaque bills
Gains	Predictable service scope and restore accountability
Value map	Provisioning monitoring runbooks and encrypted backup
Validation	Baseline costs and witnessed restore in paid trial



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

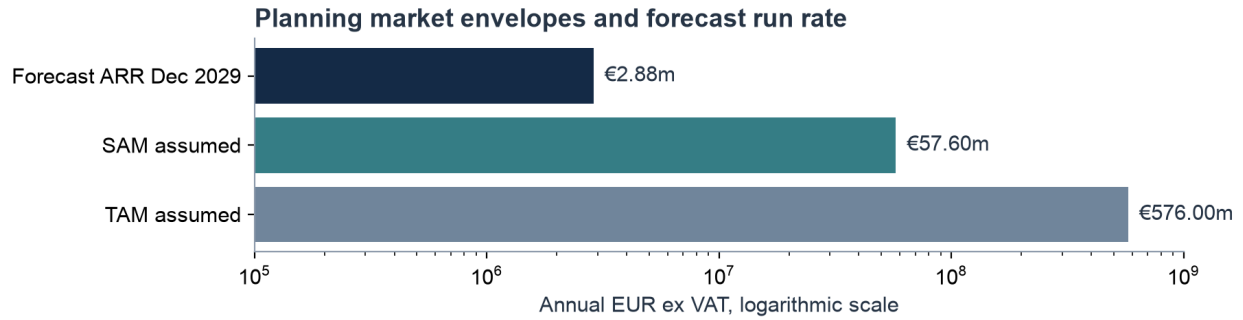
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Market size and trends

The planning TAM assumes 20,000 eligible Irish firms at €28,800 annual recurring spend, giving €576 m. SAM assumes 2,000 compatible buyers, giving €57.6 m. Counts and category spend have not been established. Ranges use 10,000–30,000 TAM firms and 1,000–3,000 SAM firms at the same spend. These are decision envelopes, not validated market estimates.

Forecast capture is separately the December 2029 recurring run rate from the model and reflects physical capacity and expected retained clients. It is not observed share and excludes migration revenue. CSO S1 reports 2025 national cloud categories but cannot validate Dublin buyers, switch intention or this price.

Scope and period	Annual EUR ex VAT	Method and limitation
TAM Ireland 2029	€576 m range €288 m–€864 m	20000 assumed eligible firms × €28800
SAM compatible Irish buyers 2029	€57.6 m range €28.8 m–€86.4 m	2000 assumed buyers × €28800
Forecast capture Dec 2029	€2,876,498 annualised December 2029 recurring run rate	Capacity and churn constrained forecast
Validation needed	Buyer register and budget interviews	No claimed market share



Unvalidated planning envelopes and model ARR; common annual EUR basis.

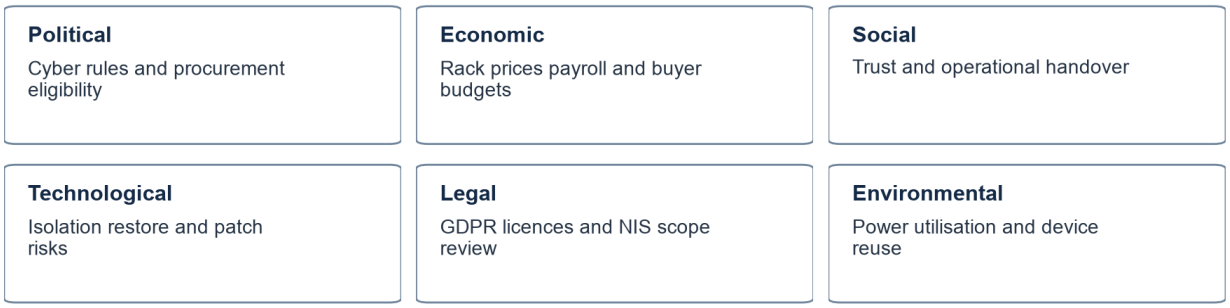
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PESTLE analysis

Policy and security procurement can affect service eligibility; counsel must assess NIS/NIS2 scope at the actual launch date. Irish rack availability and power pricing can constrain growth even when software demand exists. Leasing provider space avoids assuming a new grid connection or data centre construction approval.

Social trust depends on clear data and incident responsibilities. Technological risks include hypervisor vulnerabilities and backup failure. Environmental measurement should use actual rack/provider consumption and utilisation. No certification or renewable-energy claim is made without provider evidence.

Planning area	Decision or evidence
Political	Cyber policy and procurement; recheck eligibility
Economic	Payroll and rack cost; price and cash sensitivity
Social	Trust and operational handover; named contacts
Technological	Isolation restore and patching; independent tests
Legal	GDPR contracts NIS scope licences; counsel
Environmental	Measure power storage and equipment reuse



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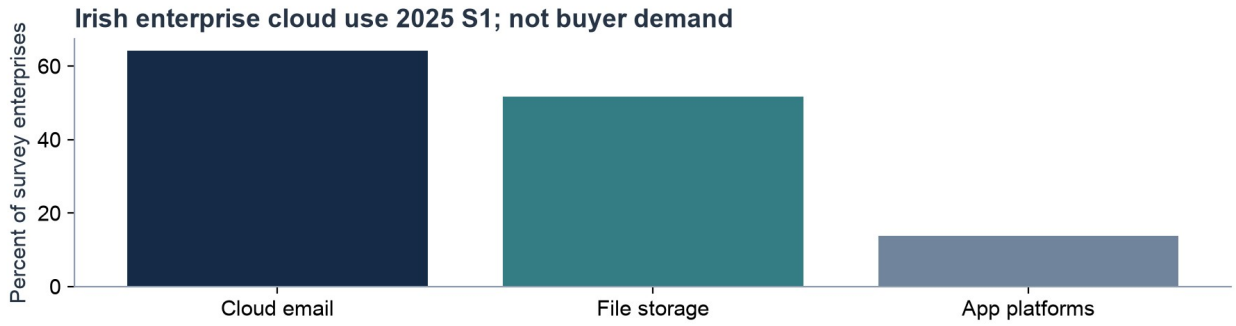
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Local demand and evidence

CSO Information Society Statistics Enterprises 2025 reports cloud e-mail use at 64.2%, file storage at 51.8% and application development platforms at 13.9%. These describe the surveyed Irish enterprise population and individual cloud categories, not demand for managed private infrastructure.

There are no interviews, contracts, tenant workloads or measured sales conversions. Conduct 20 interviews and seek three paid trials. Capture workload size, current operating cost, recovery requirements, vendor dependencies, buying cycle and price objections. Replace funnel assumptions with qualified-opportunity cohort evidence.

Planning area	Decision or evidence
Cloud e-mail 2025	64.2% CSO surveyed enterprises S1
Cloud file storage 2025	51.8% CSO surveyed enterprises S1
Application platforms 2025	13.9% CSO surveyed enterprises S1
Local sales evidence	None yet; trial and interviews required
Base funnel	24 initial opportunities; 10% conversion assumed



CSO 2025 Irish enterprise cloud categories, not customer demand. Source S1.

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Competitors and positioning

Alternatives include AWS EC2, Microsoft Azure, established Irish managed service providers and customer-owned servers. AWS publishes usage-based instance pricing; rates vary by region, configuration and commitment. A licence or raw instance price is not comparable to a managed migration and recovery service.

No competitor quote, service rating or share is invented. Compare a workload bill including compute, storage, backup, data transfer, licences, support and exit cost. A customer already operating successfully on public cloud should not be assumed to switch.

Planning area	Decision or evidence
AWS EC2	Published usage pricing S7; workload quote required
Azure	Infrastructure and support; no matched quote obtained
Irish MSP	Established delivery alternative; obtain scope quote
Customer-owned servers	Use actual refresh labour power and recovery costs
Proposed differentiator	Bounded managed service; requires measured proof

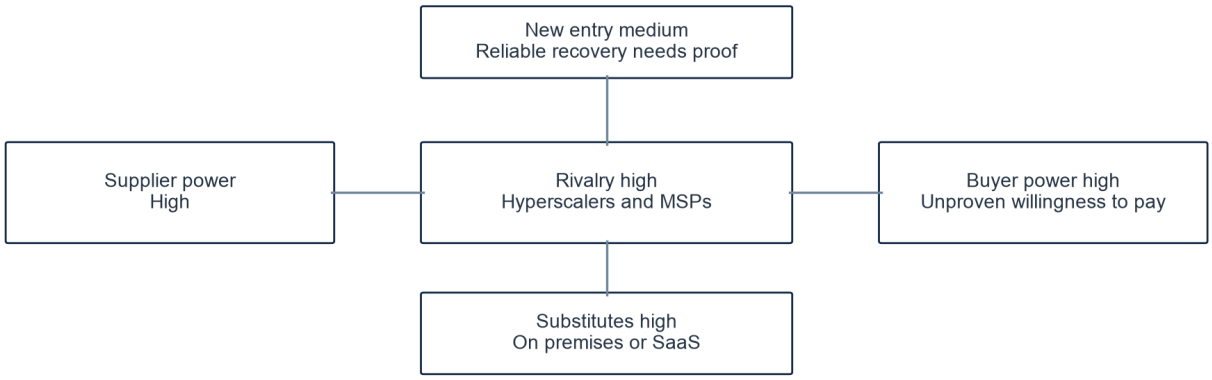
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Porter five forces

Rivalry is high because public cloud and established MSPs supply overlapping infrastructure. Buyer power is high where migration can be postponed and workloads ported. Substitutes include retaining on-premises hardware or moving to SaaS, reducing the addressable workload pool.

Supplier power is high for racks, power and licensed platforms; node ownership does not remove these dependencies. New entry is moderate because provisioning is accessible but reliable recovery and contracts are difficult. The response is capacity discipline, exportable backups and transparent service boundaries.

Planning area	Decision or evidence
Rivalry high	Hyperscalers and MSP alternatives; differentiated scope
Buyers high	No signed demand; trial with exit procedure
Suppliers high	Rack and platform dependence; second supplier review
Substitutes high	On premises and SaaS; qualify actual need
Entry medium	Reliable operations require training and evidence



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Strategy canvas

The strategy canvas uses qualitative offer attributes rather than fabricated customer scores. Compare Liffey Cloud, public cloud self-service and on-premises ownership on standard unit pricing, named operations, recovery ownership, service breadth and customer control. The proposed offer must still prove its operating ability.

Self-service public cloud offers broad product choice while the customer or a partner owns application operations. On-premises ownership provides direct control but retains refresh and recovery duties. Liffey Cloud narrows breadth to standard workloads and offers a named support relationship. This is a planned service boundary, not a ranking.

Planning area	Decision or evidence
Standard unit pricing	Liffey fixed scope; public cloud meter; on-prem asset cost
Named operations	Liffey proposed team; others customer or partner
Recovery ownership	Liffey scoped runbook; others chosen configuration
Service breadth	Liffey narrow; public cloud broad; on-prem chosen stack
Exit control	Export data and backups under agreed process

Attribute	Liffey planned	Public self service	On premises
Pricing	Scoped monthly	Metered usage	Asset plus labour
Operations	Named team proposed	Customer or partner	Internal or partner
Recovery	Scoped runbook	Selected configuration	Customer design
Breadth	Standard workloads	Broad services	Chosen hardware

Qualitative delivery scope, not competitor ratings.

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Location and premises

The planned office is Dublin coworking at €1,600 net monthly. Irish colocation racks with power and remote hands are budgeted at €3,500 monthly initially, rising with annual cost inflation. From month 18 a further €3,000 monthly rack and power allowance takes the Base fixed fee to €6,500 before annual inflation. Both amounts need provider quotes.

The initial 24-node platform must span independent failure domains as validated by the provider. Network diversity, power density, physical security and site access require a written design and actual provider offer. No address, rack reservation or site certification is claimed.

Planning area	Decision or evidence
Office	€1600 monthly assumed plus refundable deposit
Leased racks	€3500 monthly assumed power remote hands
Initial nodes	24 owned hosts; failure headroom excluded from sellable units
Provider diligence	Power density network routes physical access and exit
Expansion risk	48 hosts require additional €3000 monthly rack allowance
Backup	Separate encrypted backup failure domain

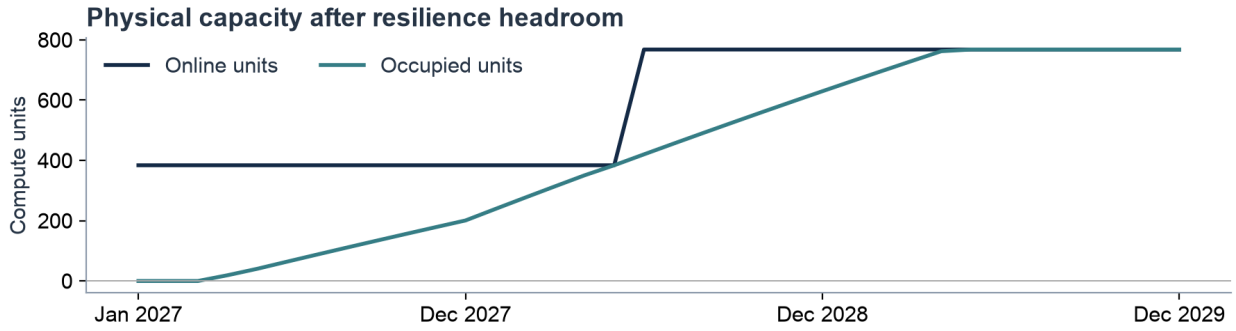
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Equipment and resource plan

Startup assets total €120,000: 24 hosts at €4,000 (€96,000) plus networking, devices and spare components €24,000. The month 18 expansion repeats €120,000 for 24 additional nodes and associated equipment. All figures are estimates with zero residual value and 36-month book depreciation.

Each node supplies 16 usable units after resilience headroom; total capacity is 384 units then 768. Eight units per client cap the portfolio at 48 then 96 client equivalents. Both capacity and expansion date are inputs. Memory, storage and network constraints may lower usable units after load testing; do not sell theoretical CPU allocation without those checks.

Planning area	Decision or evidence
Host nodes	24 initially; 24 added month 18
Compute unit	4 vCPU 16 GiB 100 GB primary storage
Usable capacity	16 units/node after resilience provision
Client configuration	8 average units; 48 then 96 clients
Capital cost	€120000 initially plus €120000 expansion
Book treatment	36 month straight-line no residual
Tax treatment	12.5% yearly plant allowance modelled separately



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

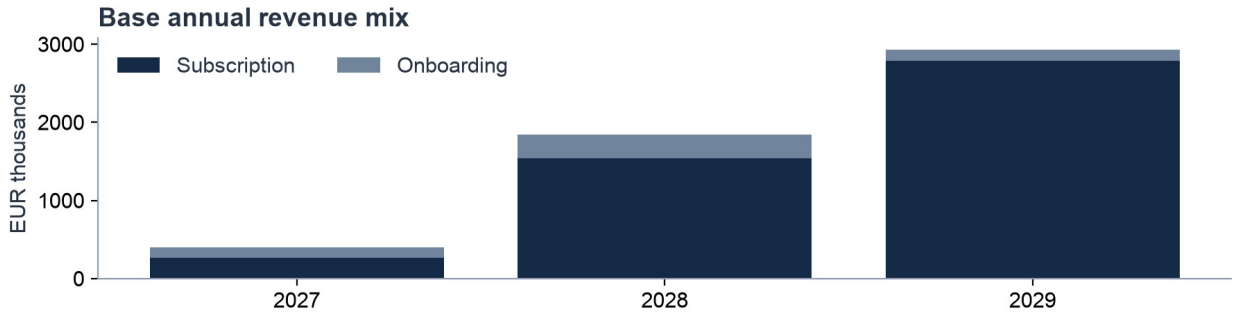
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Product and service strategy

The initial service is one standard managed private infrastructure package: eight compute units, monitored operating infrastructure, bounded backup retention and business-hours customer support. Out-of-hours infrastructure alert response needs an agreed contracted escalation provider and internal rota before launch. No round-the-clock staffed helpdesk is promised.

Onboarding covers discovery, migration plan, backup test and acceptance. Customer applications and licences remain customer responsibilities unless expressly scoped. Storage growth, large egress, high availability variants and bespoke projects require separate quotes and are excluded from forecast revenue.

Planning area	Decision or evidence
Recurring package	8 units plus defined management for €2400/month
Migration	€5000 once upon accepted setup
Usage boundaries	Storage retention and transfer limits contractually set
Support	Business hours with contracted incident escalation
Excluded	GPU training bespoke application rewrites unlimited backup
Acceptance	Customer signed workload and restore test



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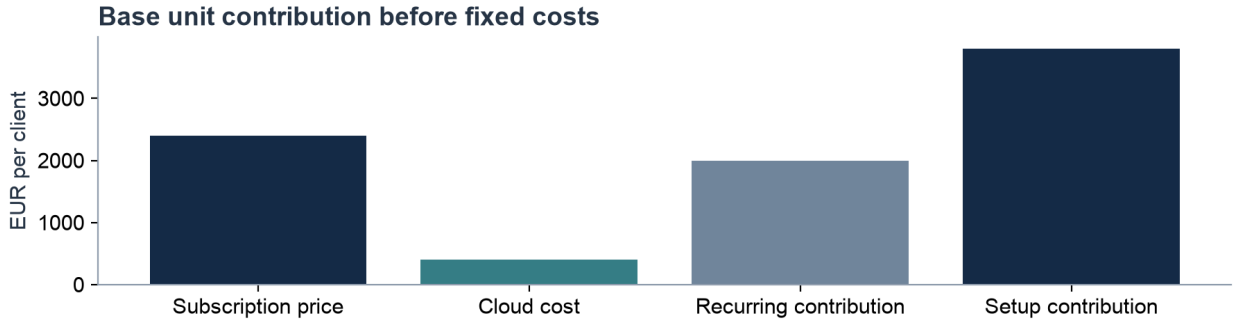
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Pricing and customer economics

Base recurring price is €2,400 per client monthly. Variable storage, backup and bandwidth is €400 per client, leaving €2,000 contribution before fixed racks, payroll and overhead. Migration is €5,000 with €1,200 variable contractor cost, leaving €3,800 before internal salaried time. Prices exclude VAT.

Variable cost is an eight-unit client allowance, not purchased compute that duplicates the owned node cost. Hardware depreciation and fixed rack expense remain separate. Anniversary prices rise 2% and costs 3%; this squeezes unit contribution if no efficiency is achieved. Trial evidence must confirm willingness to pay and actual resource consumption.

Planning area	Decision or evidence
Recurring revenue	€2400/client/month ex VAT
Variable service allowance	€400/client/month ex VAT
Recurring contribution	€2000 before fixed costs
Migration revenue and cost	€5000 less €1200 external delivery
Annual escalation	Price 2% cost 3% assumptions
Overages	Not forecast; obtain agreed quotation



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Competitor price comparison

Public cloud pricing is metered by configuration, region, storage, data transfer and commitments. A raw virtual-machine price cannot substantiate the value of a €2,400 managed package. The AWS EC2 pricing page is an alternative service source, not a matched euro quote.

Obtain comparable workloads from at least two managed providers and the current on-premises baseline. Record tax, contract length, support hours, backup obligations, licence rights, transfer charges and migration fees. No numerical competitor prices have been invented.

Planning area	Decision or evidence
Liffey Cloud	€2400 recurring and €5000 migration hypotheses
AWS EC2 S7	Usage pricing; configuration comparison pending
Azure	Matched workload and support comparison pending
Irish managed providers	Scope quotes not supplied
On premises	Customer costs and refresh cycle not supplied

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Brand and customer experience

Liffey Cloud is a working name subject to availability and trademark checks. The customer experience should make resource limits, responsibilities and recovery scope visible before purchase. Avoid marketing universal compliance or guaranteed recovery that the technical design cannot support.

Each customer receives a named contact, workload inventory, onboarding acceptance record, support route and quarterly service review. Incident communications state known impact and next update timing. No testimonials, awards or partner status are claimed.

Planning area	Decision or evidence
Brand promise	Clear bounded operations and accountable support
Onboarding	Named contact and signed acceptance
Monthly bill	Units service fee and any approved variation
Service review	Resource usage restore test and open issues
Claims control	No unsupported uptime certification or savings

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Sales channels and process

The founder qualifies Irish SMEs through direct outreach, IT integrator referrals and targeted demonstrations. A qualified opportunity includes an identified buyer, compatible workload, budget discussion and a plausible procurement date. Marketing spend alone does not create a qualified opportunity.

Base begins April with 24 monthly qualified opportunities, adds 3 per month and converts 10%, limited to 3 onboardings initially and 5 from month 13 plus physical capacity. Fractional counts are expected values. Every sale requires discovery, migration plan, DPA, acceptance and invoicing.

Planning area	Decision or evidence
Discovery	Buyer workload licences budget recovery need
Evaluation	Bounded paid or controlled workload trial
Contract	DPA scope responsibility limits exit process
Delivery	Capacity-limited migration and restore acceptance
Invoice	Domestic 23% VAT; one-month collection delay
Measurement	Qualified funnel conversion cycle and churn

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Launch marketing

The ongoing marketing allowance is €4,000 net monthly in Base and Downside, €4,500 Upside, with annual cost escalation. It covers targeted events, technical demonstrations, relevant content and partner support. Initial research and launch expense is €10,000 within the startup basket.

Do not forecast bought traffic as signed demand. Record qualified leads and accepted migrations by channel, costs and sales cycle. Founder outreach remains an explicit responsibility; the customer-success hire starts month 19. Pause channels failing workload and budget qualification.

Planning area	Decision or evidence
Direct outreach	Founder targeted list and discovery
Partner referrals	Document attribution and customer consent
Demonstrations	Witnessed restore and migration workflow
Monthly budget	€4000 Base; hypotheses not proven acquisition
Launch research	€10000 preopening estimated
Review	Monthly spend per qualified opportunity and won client

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Retention and ongoing sales

Base monthly churn is 1%, Downside 2.5%, Upside 0.75%. These are expected losses of opening accounts, not observed renewals. Contracts should define cancellation notice, export support and retained-data deletion without hiding switching costs.

Quarterly reviews examine workloads, resource headroom, restore evidence, tickets and billing disputes. Annual price changes require agreement; the model assumes 2% increases. Customer expansion and premium support are excluded from revenue so the forecast does not rely on unpriced upsells.

Planning area	Decision or evidence
Retention driver	Restore evidence and predictable responsibility
Base churn	1% monthly opening clients assumed
Downside churn	2.5% monthly retained cost exposure
Review	Quarterly capacity backup and billing
Exit	Export and deletion process subject to legal duties
Upsells	Excluded from forecast

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Daily operations and suppliers

Engineers review alerts, backup completion, resource use and security events daily. Changes require a peer check and rollback plan. Restore drills and customer acceptance records distinguish recoverable backups from merely completed backup jobs. Sales stops if isolation or capacity tests fail.

Suppliers include colocation, network, backup storage, hardware and external incident support. The €400 variable client allowance excludes fixed racks and hardware purchase. Supplier concentration and power density must be checked before adding nodes. No supplier terms or stock availability are secured.

Planning area	Decision or evidence
Daily	Alerts backup verification resource limits
Weekly	Changes vulnerabilities restore samples and invoices
Monthly	Patch windows access review cash and capacity
Racks	€3500/month assumed includes power remote hands
Backup bandwidth storage	€400/client/month allowance
Migration contractor	€1200/new client; external labour allowance
Professional support	€2000/month counsel accounts and technical review

28 / BUSINESS

Sustainability practices

Measure rack/provider power use, compute utilisation and storage growth. Do not claim renewable energy, carbon neutrality or a quantified saving without contract evidence and a defined measurement boundary. Infrastructure utilisation should improve without consuming failover reserves.

Use hardware repair, secure reuse and storage retention schedules. Expansion is conditional on tested capacity and funded customer demand; it is not justified by environmental claims. Decommissioning requires documented sanitisation and licensed recycling.

Planning area	Decision or evidence
Power	Provider readings and allocation boundary needed
Utilisation	Occupied units divided by available units
Resilience	Do not sacrifice failover headroom for efficiency
Hardware	Repair reuse verified wiping and recycling
Retention	Agreed backup retention and deletion
Claims	No unsupported renewable or carbon assertions

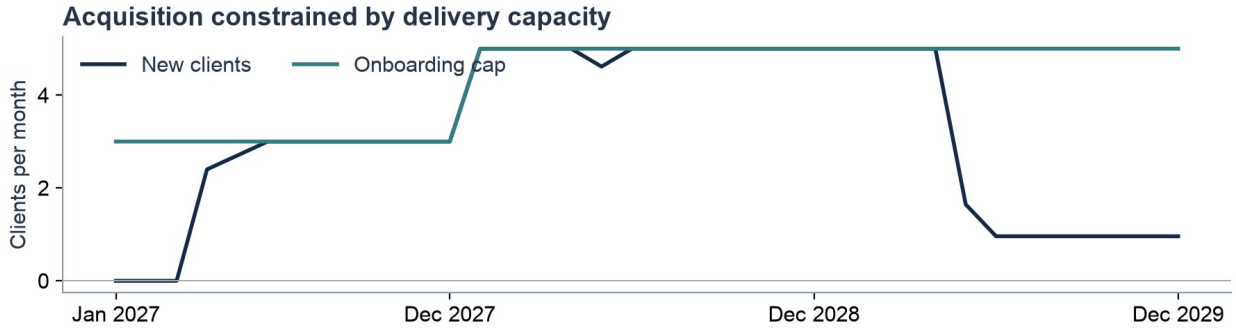
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Staffing and training

Paid staffing starts with one founder and two engineers, grows to four FTE month 13 and five month 19. Gross monthly salaries are €6,000 founder, €6,500 each engineer, and €5,000 commercial employee before annual escalation. The 18% employer loading includes payroll social cost, pension and benefits allowance; it is not a statutory rate claim.

The team assumes 40 paid hours weekly with practical leave and incident cover. Contracted after-hours escalation must be arranged from the professional budget before offering service. No external advisor is included in FTE. The model retains hires in Downside; management should reforecast before authorising costs if demand fails.

Planning area	Decision or evidence
Founder	Month 1 €6000 gross €7080 loaded
Two engineers	Month 1 €6500 each €7670 loaded
Third engineer	Month 13 €6500 plus annual escalation
Commercial employee	Month 19 €5000 plus annual escalation
Employer loading	18% planning allowance payroll quote needed
Training	Restore drills peer changes privacy incident exercises



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Staff skills and fair work

Required skills include virtualisation, network isolation, storage recovery, customer communication and clear change records. Work samples should include restoring a workload and diagnosing failure without production access. Credentials remain to be verified rather than invented.

Irish employment terms, working time, holiday pay, pension obligations and employer PRSI need payroll counsel review at launch. The 18% cost loading is an estimate inclusive of planned benefits. Avoid unfunded continuous overtime; an on-call rota and escalation contract must fit actual staff and customer commitments.

Planning area	Decision or evidence
Technical	Isolation restore scripting networking access
Founder	Sales budgets contracts and incident communications
Commercial	Qualification renewals and scope communication
Training	Paid time for documented drills and learning
Employment	Contracts working time leave pension and payroll review
Fair work	Predictable rota grievance process accessibility

31 / BUSINESS

Legal and insurance requirements

Complete company and tax registration, contracts, GDPR processor responsibilities, subprocessor disclosures, security measures, transfer assessment and licence rights. Assess cloud provider scope under applicable NIS and NIS2 rules with Irish counsel. The NCSC source page is dated June 2025 and says transposition was incomplete; this is not confirmation of the law at a 2027 launch.

Professional indemnity and cyber cover is budgeted €600/month without a bound policy. Confirm incident notification, customer remedies, service credits and liability limits. No certification, provider accreditation or legal exemption is claimed. Future tax rates and capital allowance eligibility must be rechecked.

Planning area	Decision or evidence
Company	Irish incorporation beneficial ownership and Revenue
Data	DPA access retention subprocessor and transfer review
Cyber	NIS/NIS2 scope and current national rules
Licences	Hypervisor guest OS and customer application rights
Service contract	SLA exclusions credits exit and liability
Insurance	€600/month assumed cyber and indemnity quote
Tax	23% VAT and 12.5% trading tax planning inputs

32 / BUSINESS

Opening roadmap

Preopening requires funded bank cash, rack agreements, purchased hardware, incorporation and independent security/restore review. January–March 2027 are readiness and validation months with paid staff but no sales. April billing requires signed migration acceptance and lawful data handling.

The third engineer is a month 13 cost, expansion capex month 18, and commercial hire month 19. These are scheduled assumptions rather than approved commitments. Verify funded demand and workload capacity before every gate. A delay requires recalculating all cases, not changing only dates in the narrative.

Planning area	Decision or evidence
Preopening	Funding racks hardware legal and security
Months 1–3	Automation load failover restore and trial tests
Month 4	First accepted customer revenue assumed
Month 13	Third engineer and onboarding cap 5/month
Month 18	€120000 expansion;24 additional nodes
Month 19	Customer success and sales hire
Monthly	13-week cash review and no sale above capacity

33 / BUSINESS

Risks and management actions

Downside combines delayed sales, fewer qualified opportunities, lower conversion, higher churn and lower prices while retaining staffing and capex. Losses and negative cash are valid model findings; proposed funds do not automatically increase to fill a shortfall. Rack cost and power terms remain a material quote risk.

Security breach, backup failure and an unavailable engineer could impair service even if revenue grows. Use change control, encryption, witnessed restore drills, incident escalation and a migration stop rule. Reforecast when cash falls below three months of fixed commitments or actual unit usage exceeds the validated design.

Planning area	Decision or evidence
Sales delay	Funnel and procurement evidence below model; pause hires
Churn	Cancellation causes and workload mismatch; fix before expansion
Capacity	Memory storage power exceed budget; reduce usable units
Recovery failure	Suspend new migrations contain and retest
Supplier cost	Rack and bandwidth repricing; renegotiate or reprice
Funding gap	No cash plug; raise approved funds or reduce obligations
Key staff	Cross-train and contract incident escalation

34 / BUSINESS

Research and evidence

CSO S1 establishes national adoption categories; Revenue S2,S3,S5,S6 supports VAT, trading tax, plant allowances and same-trade loss carryforward. NCSC S4 supports scope assessment and identifies a dated implementation limitation. AWS S7 is an infrastructure alternative, not a comparable managed-service quote.

Sources reviewed 3 October 2026 are retained with full URLs in the workbook and final document. No customer interviews, supplier quotes, certifications or committed funding were obtained. All commercial values and future tax assumptions must be updated before launch.

Planning area	Decision or evidence
S1 CSO	Cloud categories 2025; not switching or addressable spend
S2 Revenue	Current VAT guidance; domestic forecast 23%
S3 Revenue	Trading corporation tax 12.5%; future review
S4 NCSC	NIS2 page dated 2025; counsel recheck required
S5 Revenue	Plant allowance 12.5% annual; eligibility review
S6 Revenue	Same-trade losses; no deferred tax asset
S7 AWS	EC2 alternative usage pricing

SOURCE REGISTER

Source register

S1 CSO enterprise cloud use 2025
https://www.cso.ie/en/releasesandpublications/ep/p-isse/informationsocietystatistics-enterprises2025/cloudcomputing/

S2 Revenue VAT rates
https://www.revenue.ie/en/vat/vat-rates/index.aspx

S3 Revenue corporation tax basis
https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/basis-of-charge.aspx

S4 NCSC NIS2 scope and implementation
https://www.ncsc.gov.ie/nis2/

S5 Revenue capital allowances
https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/capital-allowances-and-deductions.aspx

S6 Revenue trading losses
https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/trading-losses.aspx

S7 AWS EC2 service alternative
https://aws.amazon.com/ec2/pricing/

Reviewed 3 October 2026. All other numerical inputs are planning assumptions or calculated results. No local interviews, supplier quotes or funding commitments have been obtained. Document charts and their input data are retained in this plan folder.

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Quotes and assumptions

No provider, hardware, insurance, payroll or lender quote is supplied. The assumptions expose major cash sensitivities: price, signed workload, capacity, rack/power costs, payroll, collections and expansion. Refresh quotations with VAT, expiry, minimum commitment, availability and exit terms.

The financial workbook has blue case inputs, native charts, live cases and a physical compute build. Word is a v1.0 snapshot. Approved changes require updating retained source, recalculating results and regenerating both narrative and visuals. No claim of secure funding or observed demand should survive without evidence.

Planning area	Decision or evidence
Price	€2400/month €5000 migration; customer hypothesis
Funnel	24 starting opportunities 10% conversion; unmeasured
Capacity	16 usable units/node 8 per client; load test needed
Hardware	€120000 initial and expansion; quotations pending
Payroll	18% loading; legal and payroll confirmation
Racks	€3500 initial plus €3000 expansion; provider quote needed
Funding	€1.2 m proposed no approvals
Tax timing	Monthly cash provision simplifies statutory filings

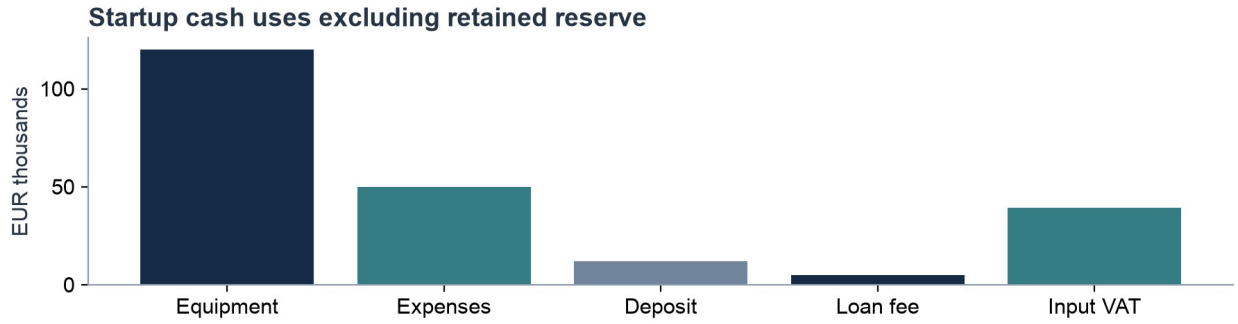
36 / FINANCE

Startup costs and funding

The proposed €950,000 equity and €250,000 loan fund €226,100 startup cash uses, leaving €973,900 operating cash at January 2027. Initial VAT €39,100 is assumed recoverable in month one; actual eligibility and timing need tax confirmation.

No investor or lender approval exists. Base minimum cash is €766,584 and Downside requires €135,614 extra funding if commitments remain. Retained operating cash is a reserve, not a second expense. No cash-balancing equity or grant is inserted.

Funding item	EUR	Status
Equity	€950,000	Proposed
Loan	€250,000	Proposed
Total	**€1,200,000**	**No approvals**
Startup cash uses	€226,100	Estimated
Opening operating cash	**€973,900**	**Retained reserve**



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

37 / FINANCE

Itemized startup costs

Startup assets are 24 hosts at €4,000 (€96,000), networking/devices/spares €24,000. The €50,000 expense budget comprises launch/migration playbook €10,000, legal/incorporation €15,000, independent security/restore tests €15,000, recruitment €6,000 and contingency €4,000. The €5,000 loan fee is separate. All estimates are unquoted.

The refundable €12,000 deposit is an asset with no VAT assumed. Capital assets and preopening expense cash carry 23% input VAT. Salaries after January 2027 are operating costs and are not counted again in startup uses. Month 18 expansion costs €120,000 plus VAT and is part of the operating forecast.

Startup item	EUR	Treatment
Compute hosts and networking	€120,000	Asset;36 month book life
Preopening expenses	€50,000	Expense; basket above
Deposit	€12,000	Refundable asset
Loan fee	€5,000	Expense;2% of loan
Input VAT	€39,100	Recoverable timing assumed
Total startup cash uses	**€226,100**	**Before forecast**
Opening reserve	€973,900	Funding less uses

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Owner personal survival budget

The owner household has not been supplied. Illustrative spending of €3,800 monthly and no reliable other income test payroll coverage. Current personal income, dependents and debt details remain unknown. This budget is an assumption rather than a founder fact.

The founder gross salary is €6,000 monthly, loaded 18% to €7,080 cost in year one. A 65% illustrative take-home share gives €3,900 net and €100 headroom. This is not an Irish PAYE, PRSI or USC calculation. No dividends or owner drawings are forecast.

Monthly item	EUR	
Housing and household taxes		€1,800
Food utilities communication		€950
Transport insurance dependents		€550
Debt savings contingency		€500
Total assumed spending		**€3,800**
Reliable other income		€0
Required net income		**€3,800**
Illustrative net salary		€3,900
Illustrative surplus		€100
Current income	Not supplied	

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Financing terms and security

The €250,000 proposed loan is drawn before January 2027 at 7% annual interest, with 2% (€5,000) arrangement fee. Equal principal of €4,167 monthly starts after six months grace over 60 repayment months. Final maturity extends beyond this forecast. Closing loan in December 2029 is €125,000.

No lender has offered collateral terms, guarantees or covenants. Hardware security and personal guarantees must be negotiated rather than asserted. Funding is held constant across cases; Downside gap €135,614 is an unresolved need, not a facility draw. Equity ownership and source of funds remain open.

Term	Planning assumption
Equity	€950000 proposed; cap table pending
Loan	€250000; no term sheet
Interest fee	7% annual 2% upfront
Principal	60 equal monthly instalments after 6 month grace
Security guarantees	Not specified lender confirmation required
December 2029 loan	€125,000

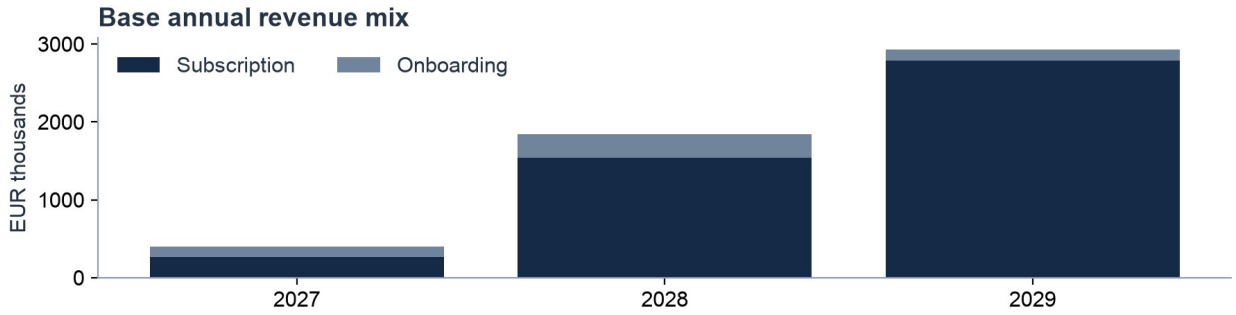
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Revenue forecast and capacity

The 36 month model uses retained client cohorts with 1% monthly Base churn and average opening/closing clients for recurring billing. Base sells from April 2027 with 24 qualified opportunities initially, growing 3/month and 10% conversion. Onboarding capacity is 3/month then 5 from month 13. Customer numbers are expected fractional portfolios, not signed accounts.

Closing clients cannot exceed physical capacity:24 nodes ×16 usable units ÷8 units/customer=48 clients; month 18 capex adds 24 nodes raising capacity to 96. Unit size is 4 vCPU 16 GiB 100 GB. Memory, storage, network and failover tests must confirm this assumption. Revenue combines €2400 monthly and €5000 accepted migration with 2% annual price increases.

Forecast output	2027	2028	2029
Recurring revenue	€267,360	€1,539,120	€2,786,331
Migration revenue	€130,500	€304,032	€147,560
Net revenue	**€397,860**	**€1,843,152**	**€2,933,891**
Ending expected clients	25.1	78.7	96.0
Ending recurring ARR	€723,213	€2,312,081	€2,876,498
Paid FTE at year end	3.0	5.0	5.0



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

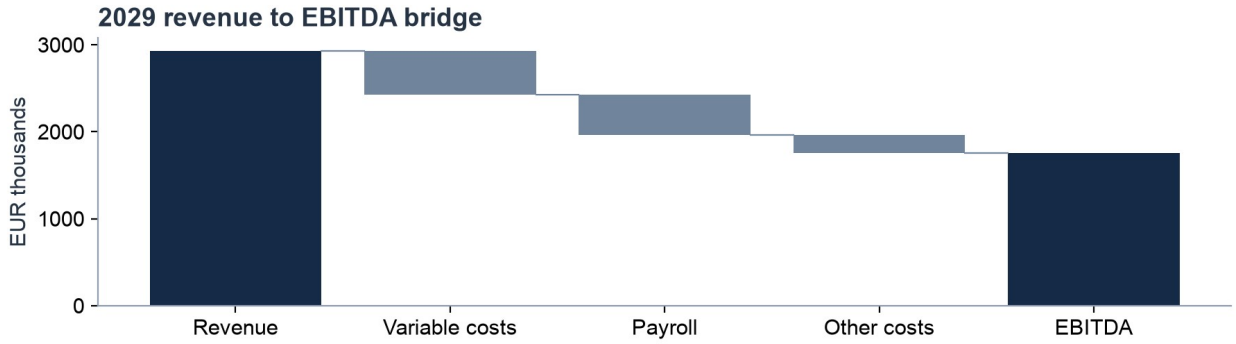
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Costs and projected profit

Base EBITDA is (€111,460) in 2027 and €1,753,454 in 2029. Payroll grows from 3 to 5 paid FTE with 18% loading and 3% annual cost inflation. Initial engineering gross payroll is €13,000 for two engineers, plus founder €6,000. Hires remain funded expenses in Downside.

Variable backup storage and bandwidth is €400/client monthly; migration contractor €1200/addition. These exclude owned compute hardware and fixed leased racks to prevent double counting. Initial fixed net overhead is €13,100/month plus €600 insurance. Expansion adds €3,000 monthly rack/power allowance before annual inflation, taking fixed net overhead to €16,100 plus insurance. Both phases require provider quotes and capacity validation.

Cost or result	2027	2028	2029
Backup bandwidth storage	€44,560	€259,035	€473,539
Migration delivery	€31,320	€73,683	€36,112
Founder loaded payroll	€84,960	€87,509	€90,134
Employee loaded payroll	€184,080	€320,866	€368,047
VAT eligible overhead	€157,200	€183,546	€204,966
Insurance	€7,200	€7,416	€7,638
EBITDA	**(€111,460)**	**€911,098**	**€1,753,454**
Net profit	**(€168,596)**	**€749,293**	**€1,448,707**



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Profit and loss forecast

Figures are EUR excluding VAT for 2027–2029 from verified model v1.0. Assets use 36 month book depreciation, zero residual, and expansion depreciation begins month 18. Interest follows opening debt principal. Capital purchases and principal repayment reduce cash without being expensed a second time.

Trading corporation tax is 12.5%, with same-trade loss carryforward and no deferred tax asset. Ordinary plant capital allowances of 12.5% per year are modelled separately from book depreciation; taxable trading result adds back depreciation then deducts tax allowances. Capital allowances are prorated by in-service month for planning; an Irish statutory annual claim can differ. Monthly provisions approximate annual statutory returns. Confirm eligibility, expense deductibility, future rates and payment dates with an Irish accountant.

Profit and loss	2027	2028	2029
Recurring revenue	€267,360	€1,539,120	€2,786,331
Migration revenue	€130,500	€304,032	€147,560
Net revenue	**€397,860**	**€1,843,152**	**€2,933,891**
Variable infrastructure	€44,560	€259,035	€473,539
Migration delivery	€31,320	€73,683	€36,112
Gross profit	**€321,980**	**€1,510,434**	**€2,424,240**
Founder payroll	€84,960	€87,509	€90,134
Employee payroll	€184,080	€320,866	€368,047
Eligible overhead	€157,200	€183,546	€204,966
Insurance	€7,200	€7,416	€7,638
EBITDA	**(€111,460)**	**€911,098**	**€1,753,454**
Book depreciation	€40,000	€63,333	€80,000
Interest	€17,135	€14,146	€10,646
Income tax	€0	€84,326	€214,101
Net profit	**(€168,596)**	**€749,293**	**€1,448,707**

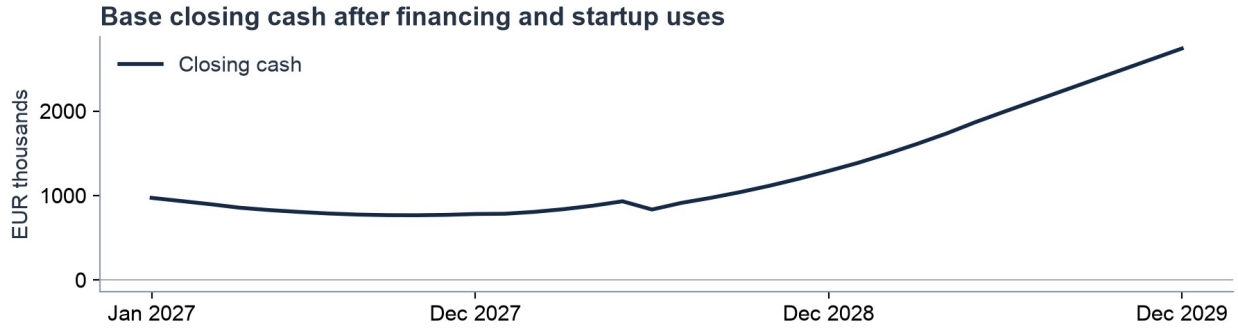
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Cash flow and financial position

Opening cash is €973,900. Domestic invoices include 23% VAT and are collected one month after recognition; operating suppliers and payroll are paid currently. VAT and corporation tax are settled the next month as monthly planning provisions, not statutory Irish filing dates. Initial VAT recovery assumes monthone eligibility.

Base minimum cash is €766,584 and yearend cash is €781,445, €1,291,251, €2,740,404. Receivables and tax timing explain differences from profit. Month 18 capex pays €147,600 gross in Base. Negative cash in another case represents unfunded obligations; no automatic borrowing or equity is assumed.

Cash output	EUR
Opening cash	€973,900
Minimum Base cash	€766,584
December 2027 cash	€781,445
December 2028 cash	€1,291,251
December 2029 cash	€2,740,404
Downside funding shortfall	€135,614



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Cash flow forecast months one to six

Positive payment rows are outflows; negative VAT means a refund. Net cash subtracts payments from receipts and rolls continuously. Preopening uses are already deducted from initial cash and are not repeated here.

No new operating equity or debt is forecast. The workbook contains months 13–36 and all cases including expansion. Payment timing is a forecast simplification and must be aligned with tax and contract terms.

Cash line	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	€973,900	€972,409	€934,830	€897,252	€855,541	€827,791
Receipts incl VAT	€0	€0	€0	€0	€18,302	€27,640
Operating payments incl VAT	€16,713	€16,713	€16,713	€20,846	€22,537	€24,364
Payroll paid	€22,420	€22,420	€22,420	€22,420	€22,420	€22,420
Capex paid incl VAT	€0	€0	€0	€0	€0	€0
Interest	€1,458	€1,458	€1,458	€1,458	€1,458	€1,458
Principal	€0	€0	€0	€0	€0	€0
Net VAT paid	(€39,100)	(€3,013)	(€3,013)	(€3,013)	(€363)	€1,066
Corporation tax paid	€0	€0	€0	€0	€0	€0
Net cash change	(€1,491)	(€37,578)	(€37,578)	(€41,711)	(€27,750)	(€21,669)
Closing cash	**€972,409**	**€934,830**	**€897,252**	**€855,541**	**€827,791**	**€806,122**

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Cash flow forecast months seven to twelve

Positive payment rows are outflows; negative VAT means a refund. Net cash subtracts payments from receipts and rolls continuously. Preopening uses are already deducted from initial cash and are not repeated here.

No new operating equity or debt is forecast. The workbook contains months 13–36 and all cases including expansion. Payment timing is a forecast simplification and must be aligned with tax and contract terms.

Cash line	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	€806,122	€787,435	€774,655	€767,724	€766,584	€771,176
Receipts incl VAT	€37,787	€46,450	€55,026	€63,516	€71,922	€80,243
Operating payments incl VAT	€25,808	€27,237	€28,652	€30,053	€31,440	€32,813
Payroll paid	€22,420	€22,420	€22,420	€22,420	€22,420	€22,420
Capex paid incl VAT	€0	€0	€0	€0	€0	€0
Interest	€1,458	€1,434	€1,410	€1,385	€1,361	€1,337
Principal	€4,167	€4,167	€4,167	€4,167	€4,167	€4,167
Net VAT paid	€2,622	€3,972	€5,309	€6,632	€7,941	€9,238
Corporation tax paid	€0	€0	€0	€0	€0	€0
Net cash change	(€18,688)	(€12,780)	(€6,931)	(€1,140)	€4,593	€10,269
Closing cash	**€787,435**	**€774,655**	**€767,724**	**€766,584**	**€771,176**	**€781,445**

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Financial position summary

Assets include cash, VAT-inclusive receivables, depreciated hardware, refundable deposit and VAT credits. Liabilities include outstanding loan, net VAT payable and current tax payable. Proposed share capital is €950000; retained earnings include startup expenses and loan fee before forecast profits.

All 36 monthly cash and balance sheets reconcile within €0.01 in all cases. No balancing plug, goodwill, property development or capitalised operating software is inserted. Negative cash exposes funding needs. Year-end stocks are closing balances, not sums of monthly balances.

December closing balance	2027	2028	2029
Cash	€781,445	€1,291,251	€2,740,404
Receivables incl VAT	€88,481	€261,947	€300,984
Net fixed assets	€80,000	€136,667	€56,667
Deposit	€12,000	€12,000	€12,000
Total assets	**€961,926**	**€1,701,864**	**€3,110,054**
Loan	€225,000	€175,000	€125,000
Net VAT payable or credit	€10,522	€36,490	€42,702
Tax payable	€0	€14,677	€17,949
Total liabilities	**€235,522**	**€226,167**	**€185,651**
Contributed equity	**€950,000**	**€950,000**	**€950,000**
Retained earnings	**(€223,596)**	**€525,697**	**€1,974,404**
Liabilities and equity	**€961,926**	**€1,701,864**	**€3,110,054**

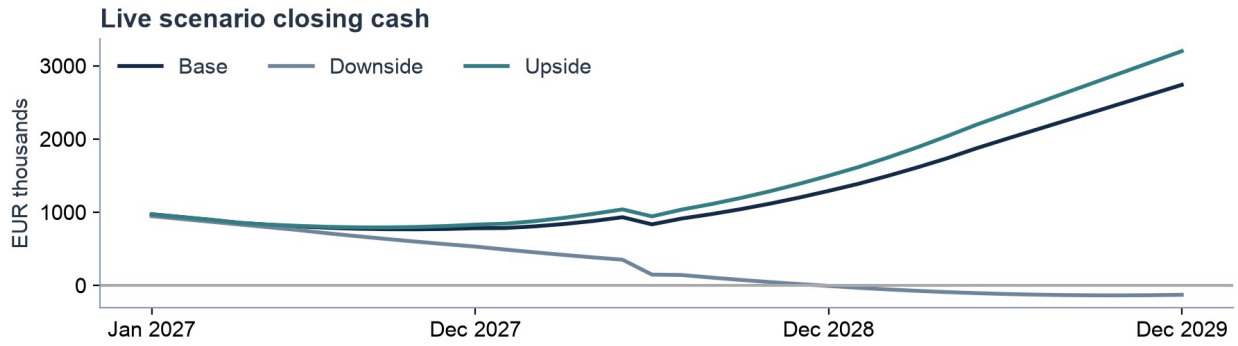
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Break even and scenarios

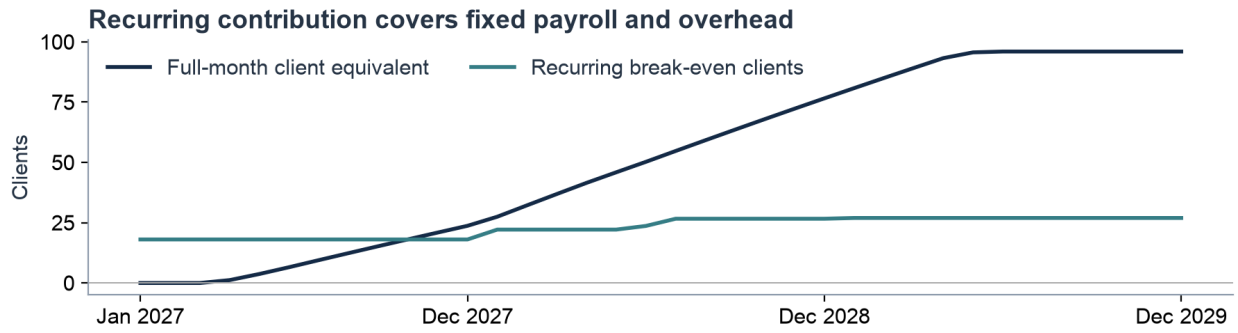
Recurring break-even clients divide fixed payroll, racks, overhead and insurance by recurring price minus variable client cost. December 2029 break-even is 27.0 full-month equivalents. It excludes migration contribution, capex, tax and principal. Monthly Base EBITDA first becomes nonnegative in month 8.

Downside first salesmonth 7, 16 initial opportunities,6% conversion,2.5% churn,€2100 recurring price and higher hardware/variable costs; all hires and expansion remain. Upside uses 13% conversion 0.75% churn €2600 recurring price. Excel cases are live; Word is a v1.0 snapshot requiring rebuild after any input change.

Case	Minimum cash	Funding gap	2029 net profit
Base	€766,584	€0	€1,448,707
Downside	(€135,614)	€135,614	(€116,204)
Upside	€792,746	€0	€1,699,511



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.



Full-month recurring break-even clients; excludes setup income, interest, tax and capital payments.

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Model guide and completion

Edit blue case inputs and select Inputs F 5:1 Base 2 Downside 3 Upside. Monthly recalculates the selected case; parallel tabs produce live comparisons. Inputs rows 74–82 define units per client, node quantities, usable units/node, tax allowance, additional racks, node price and networking. Node quantity times price plus networking drives both capital purchases. Capacity expansion occurs at the same month as capex row 51. Summary has native range-backed charts.

Retained build_model.mjs builds 36 monthly statements and compares allthree cases with an independent calculator. Native engine tests use disposable copies for case and later-funnel edits. Word values, plots and tables derive from verified model-results.json. The workbook is rebuilt from reference-inspired schedules; no template import is claimed. Before launch obtain quotes, contracts, workload tests, tax advice and funding.

Completion item	Evidence or open action
Financial version	v1.0 EUR Jan 2027–Dec 2029
Reconciliation	All monthly cash and balance differences within €0.01
Cases	Live formulas with fixed proposed funding
Physical capacity	Node unit build links to expansion month
Visuals	Coded Word visuals; native Excel charts
Commercial evidence	Open no signed customers quotes or funding
Refresh	Change retained source verify JSON rebuild Word