InsurTech Business Plan

RenewalDesk | Copenhagen | Proposed business

DOCUMENT GUIDE

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RenewalDesk | Proposed Copenhagen software business | 4 October 2026

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Reading this plan

This is a proposed software business and an input driven financial forecast. Research facts carry source IDs; prices, staffing, demand and funding are assumptions. No customer, permission or finance commitment is claimed. After changing workbook inputs regenerate the result capture, document figures and native contents.

01 / OVERVIEW

Executive summary

A proposed Copenhagen software company for insurance broker renewal administration.

The proposal

RenewalDesk would sell a secure workflow application to authorised Danish commercial insurance brokers. It stores renewal dates, assigns tasks, collects documents and preserves a human reviewed audit trail. It would not recommend insurance, compare products for policyholders, bind cover, collect premiums or decide claims. This boundary must be reviewed against actual functionality before launch [S1].

Financial finding

Base 2027 net revenue is DKK 807,026 and net loss is DKK (1,687,825). The illustrative DKK 4.8 million equity and loan package leaves minimum spendable cash of DKK 1,881,160 in 2028-07. The Downside case needs DKK 2,027,227 additional cash. Proceeding requires paid demand validation and actual finance; funding is not committed.

Planning decision	Current position
Planned first billing	May 2027; readiness assumption
Proposed capital	DKK 4,200,000 equity plus DKK 600,000 loan
2027 revenue and net loss	DKK 807,026 and (1,687,825)
Base minimum spendable cash	DKK 1,881,160; 2028-07
Downside additional funding	DKK 2,027,227; no balancing cash inserted

Model v1.0 captured 4 October 2026; DKK domestic software revenue excluding VAT.

02 / BUSINESS

Business details

Business identity and registration remain proposals.

Business activity

The planned entity is RenewalDesk ApS, a working name subject to clearance. Domestic B2B software would be billed in Danish kroner. A Copenhagen coworking address would support four staff at maturity; no lease or address is selected.

Registration

Incorporation, beneficial owner registration, bank account and VAT registration must be completed before invoicing. The model is for a taxable software company, not an insurance undertaking or regulated financial institution. Legal counsel must confirm this classification [S1 S2 S3].

Detail	Status
Trading and legal name	RenewalDesk ApS proposed; name not cleared
Address and contact	Copenhagen proposed; business contacts to be created
Company and VAT numbers	Not registered
Planned first invoice	May 2027 assuming readiness
Website and advisers	Not selected or engaged

03 / STRATEGY

Business concept and objectives

Keep the first product focused on renewal work that brokers already perform.

Product scope

The application would accept broker uploaded information, set reminder dates, show outstanding administrative tasks and export records. Every policy decision remains with the authorised broker. Automated recommendations, risk pricing and policy selection are outside launch scope. The planned implementation fee covers agreed imports and staff training.

First year priorities

Complete twelve discovery interviews across different firm sizes, secure three paid pilot letters subject to product completion, and measure task completion and support time. These are future research targets, not completed tests. Suspend broad selling if safe imports or record exports cannot be demonstrated.

Objective	Measure	Decision date
Validate need	12 interviews and three paid pilot proposals	Before hiring customer success
Validate delivery	Two complete implementations per month initially	First three billable months
Protect customer data	Restore and export tests plus penetration test	Before production
Protect cash	Monthly 13 week cash review	From month one

04 / STRATEGY

Business model canvas

Software revenue is separate from the broker’s insurance commission and premiums.

Model design

The recurring subscription pays for task coordination, searchable records and support. One time implementation income is recognised only when configuration and training are completed. The customer pays monthly in advance of the service month but the forecast assumes invoice collection one month later. There is no commission on premiums.

Dependencies

The model needs repeatable imports, acceptable processor contracts and a modest support burden. Broker partners supply their own data and approval authority. Cloud, security testing and external legal/accounting services are proposed purchases rather than signed partnerships.



Planning framework and assumptions / Business model canvas

Business Model Canvas adapted from Osterwalder and Pigneur; specific design remains a hypothesis.

05 / STRATEGY

SWOT and longer term goals

The intended strengths must be earned through customer evidence.

SWOT assessment

S1 is a narrow renewal workflow with a clear software boundary; S2 is a founder led implementation process with direct feedback. W1 is no established customer base; W2 is dependence on a small engineering team. O1 is the repeated administrative work associated with annual renewals; O2 is demand for exportable audit records. T1 is incumbent workflow software; T2 is a breach or regulatory scope error.

Years three to five

Year three aims for a supported domestic book and positive operating earnings under the Base assumptions. Year five expansion to other Nordic markets is conditional on domestic retention, cash and a new legal review. No international revenue is included in this model.

Finding	Action
S1 S2	Prove useful administration without automated insurance advice
W1 W2	Run pilots and document backup duties
O1 O2	Measure renewal task time and export completeness
T1 T2	Limit scope, test security and retain human approvals

06 / STRATEGY

TOWS strategy matrix

Convert the numbered SWOT findings into paid actions and release gates.

Strategic choices

SO uses S1 with O2: build exportable task histories as the first differentiator. WO uses W1 with O1: interview brokers before scaling acquisition. ST uses S2 with T1: retain direct implementation support where incumbents sell broader platforms. WT uses W2 with T2: enforce documented recovery procedures and external security testing.

Budget connection

Discovery and penetration testing sit in startup expenses. Recurring security service is prepaid and renewed annually. Payroll pays the founder and first engineer throughout preparation; customer success joins in July 2027 and the second engineer in January 2028. These commitments remain in the Downside case.

Priority	Owner and measure
SO S1 O2	Engineer; every pilot can export complete records
WO W1 O1	Founder; 12 interviews before acquisition scale
ST S2 T1	Customer success; onboarding backlog under one month
WT W2 T2	Founder; recovery test before release and quarterly

No strategy assumes free labour or an unpaid founder.

07 / PEOPLE

Owner and management

A paid founder leads the company with defined technical and external support.

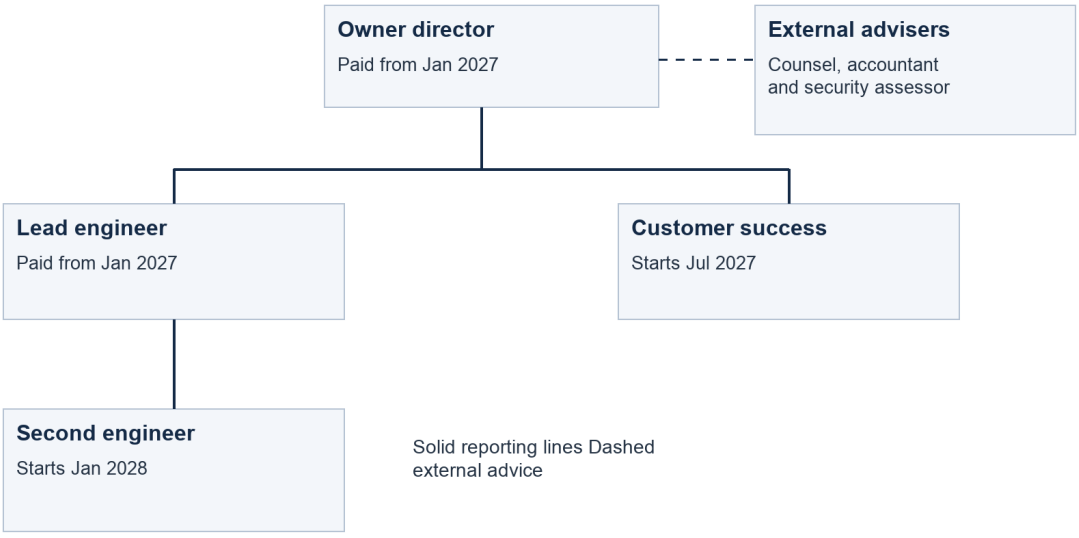
Accountability

The owner director leads sales, finances and product scope. A lead engineer owns architecture, release control and recovery. Customer success reports to the owner for implementation coordination and support. A second engineer reports through the lead engineer after the planned hire date. External counsel, accountant and security assessor advise rather than manage staff.

Controls

Two people must review production changes that affect access or exports. The owner reviews monthly cash and customer workload. A supplier failure triggers recovery and temporary suspension of new deployments. Actual named managers and ownership percentages are not supplied.

Role	Accountability
Owner director	Product boundary, selling, cash and staffing
Lead engineer	Security, releases, imports and restore tests
Customer success	Implementation and support queue
Second engineer	Integrations and delivery under lead engineer
External advisers	Independent scope, tax and security review



Planning framework and assumptions / Owner and management

Solid lines show employment reporting; dashed lines show external advice.

08 / PEOPLE

Owner and key personnel profiles

Recruit to verifiable capabilities rather than invented biographies.

Owner profile

No actual owner identity, employment history, qualification or existing income was supplied. The intended owner must demonstrate B2B selling, budgeting and insurance workflow literacy, and complete a legal briefing on the software boundary. The model pays DKK 45,000 gross monthly from January 2027.

Hiring profiles

The lead engineer needs access control, backup, secure integration and test automation experience. Customer success needs broker process literacy and careful handling of personal information. The second engineer needs documented integration and migration delivery. References and qualifications must be checked before offers.

Profile field	Evidence needed
Owner and shareholding	Names and percentages not supplied
Experience and credentials	Verified CVs and references
Time commitment	Full time owner and first engineer modelled
Current personal income	Not disclosed; separate survival budget illustrative
Training gaps	Insurance distribution boundary and incident response

09 / MARKET

Target customers

Start with firms where renewal administration has a clear budget owner.

Priority customers

The primary segment is authorised Danish commercial non-life broker firms with approximately 5 to 30 users and recurring client renewal work. The buyer is the operations director or owner; daily users are account handlers. A firm is qualified only if it controls its data, can approve a processor agreement and has a budget for implementation and subscription.

Buying occasion

The proposed trigger is an upcoming renewal season, workflow change or audit preparation. Large insurers, consumer comparison sites and firms needing automated policy advice are excluded from the first product. Selling to a broker does not transfer that broker's permissions to RenewalDesk [S1].

Segment	Need and fit
5 to 30 user commercial brokers	Priority hypothesis; task ownership and exports
Very small brokers	Price sensitivity; test later shared service offer
Large insurers and broker groups	Long procurement and deep integrations; defer

10 / MARKET

Segmentation targeting and positioning

One domestic segment keeps acquisition and implementation costs measurable.

Segmentation and target

Segment by authorisation, user count, annual renewal workload, existing tools and decision cycle. Target independently managed commercial brokers with a named operations buyer and simple import needs. Exclude prospects requiring policy comparison engines or binding integrations. Geographic reach is national even though the team works in Copenhagen.

Positioning

For a Danish commercial broker that needs accountable renewal administration, RenewalDesk is a workflow application with complete task records and broker controlled decisions. The intended evidence is a successful import, exported audit record and measured administrative time saving. This claim must be tested before publishing.

Segment	Reach	Priority
Commercial broker 5 to 30 users	Founder introductions and direct contact	First
Micro broker below 5 users	Small group interview only	Second
Large multinational broker	Procurement partner conversations	Deferred

11 / MARKET

Value proposition canvas

Match six customer and product facets for one operations buyer.

Customer profile

The operations buyer must coordinate annual renewals, identify missing documents and show who approved each action. Proposed pains are scattered spreadsheets, unclear ownership and incomplete records. Proposed gains are predictable handoffs, fewer chase emails and a clear archive. These are interview hypotheses rather than observed customer statements.

Value map

Products are renewal task boards, document intake and exportable histories. Pain relievers are permission controls, deadline alerts and exception lists. Gain creators are a repeatable implementation checklist, broker controlled approvals and a monthly service review. No risk recommendations or coverage optimisation is promised.

Facet	Specific hypothesis
Jobs	Assign renewal tasks, gather documents, preserve approvals
Pains	Missing documents, duplicate chasing, unclear owner
Gains	Predictable workload and complete handoff records
Products and services	Task board, intake, reminders and record export
Pain relievers	Permission checks, overdue list and named owner
Gain creators	Repeatable setup, approval history and service review



Customer hypotheses above; proposed product responses below. No interviews completed.

Planning framework and assumptions / Value proposition canvas

Validate each matched need with the same buyer segment; do not confuse features with proven outcomes.

12 / MARKET

Market size and trends

Market scope is defined; buyer counts are not yet validated.

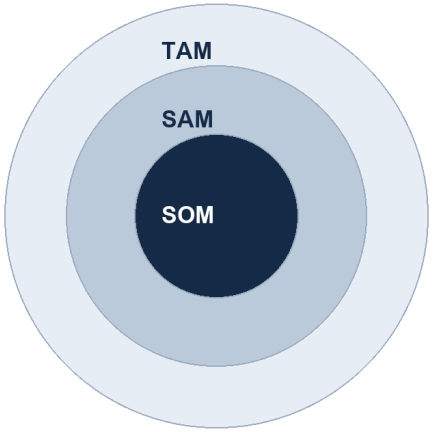
Sizing method

Use annual domestic software spend, not insurance premium, as the relevant value. A planning TAM of 400 eligible Danish broker organisations times DKK 78,000 annual subscription equals DKK 31.2 million. A planning SAM of 200 firms with suitable user count and imports equals DKK 15.6 million. These counts are explicit assumptions, not a registry census.

Obtainable activity

The Year 3 subscription run rate comes from the financial client roll forward and support limits. It is a capacity constrained sales target, not evidence of market share. Before investment, deduplicate Finanstilsynet register entries, separate branches and exclude ancillary distributors. Reconcile the qualified firm count to the sales pipeline [S1].

Scope	2027 annual software value DKK	Basis
TAM planning scope	31,200,000	400 firms assumed × 78,000
SAM planning scope	15,600,000	200 suitable firms assumed × 78,000
SOM subscription run rate	7,833,890	Dec 2029: 96.5 expected firms × model price × 12; not validated share



TAM planning scope: 400 firms × DKK 78,000 = DKK 31.2m annually.

SAM planning scope: 200 firms × DKK 78,000 = DKK 15.6m annually.

SOM: model Year 3 subscription run rate.
Forecast, not validated market share.

Schematic scopes, not scaled areas. Denmark, domestic software, 2027 net annual value.

Planning framework and assumptions / Market size and trends

The scope chart is schematic and does not imply measured population or scale.

13 / MARKET CONTEXT

PESTLE analysis

External requirements change product design and the cash plan.

Context

Political oversight places distribution activities under permission requirements; the response is a written functionality review [S1]. Economic sensitivity affects broker software budgets; acquisition and pricing must be tested. Social adoption depends on handler habits; implementation includes paid training. Technology dependence raises cloud and recovery costs.

Legal and environmental response

Privacy responsibilities require processor contracts and clear controller duties [S4]. Software supplies are assumed taxable at 25 percent VAT [S2]. Environmental choices focus on device life and measured storage use rather than a carbon neutral claim. Maintain a register of law changes and review it before adding features.

Factor	Response and model link
Political	Distribution boundary review; legal budget
Economic	Downside conversion and price assumptions
Social	Handler training in implementation fee
Technological	Backups, monitoring and security renewal
Legal	Privacy contracts, tax and scope review
Environmental	Finite equipment life and data retention



Planning framework and assumptions / PESTLE analysis

Primary legal facts are distinguished from commercial assumptions.

14 / MARKET

Local demand and evidence

Copenhagen is the operating base, not a measured local demand catchment.

Evidence collected

Public regulator material establishes that insurance distribution needs permission; it does not establish demand for this application [S1]. Public vendor pages demonstrate that insurance technology products exist, but the products address differing underwriting and claims workflows [S5 S6]. No interviews, signed letters, usage logs or purchase observations are available.

Research plan

The founder should interview twelve potential buyers, observe six renewal workflows with permission and propose three paid pilots. Record user counts, hours spent chasing information, existing software, buying authority and acceptable contract terms. Count distinct qualified firms, not meetings or page views.

Evidence type	Current finding	Next action
Primary regulatory sources	Distribution boundary exists	Counsel reviews actual feature list
Vendor product pages	Adjacent software offerings exist	Request comparable scope and pricing
Buyer interviews	None completed	Run twelve documented interviews
Paid pilots	None signed	Test three conditional paid proposals



Evidence status at 4 October 2026. Research targets are not observed demand.

Planning framework and assumptions / Local demand and evidence

The demand evidence graphic shows missing tests, not fabricated observations.

15 / MARKET

Competitors and positioning

Existing tools and broad insurance platforms are alternatives with different scopes.

Alternatives

Spreadsheets and existing CRM workflows are the nearest replacement decision. Scalepoint publicly describes claims technology rather than this narrow broker renewal use case [S5]. Concirrus describes specialty underwriting workflow and intelligence rather than a domestic broker task board [S6]. These are adjacent benchmarks, not scored direct competitors.

Positioning test

Ask buyers whether they can achieve renewal task ownership and exports within current tools at lower total cost. RenewalDesk must win on the specific administrative result, supported by import and support effort. Avoid claims that vendors lack features unless confirmed by comparable demonstrations.

Alternative	Verified or assumed scope	Implication
Spreadsheets and CRM	Buyer use not yet observed	Strong low switching cost substitute
Scalepoint	Public claims platform scope S5	Adjacent insurance software benchmark
Concirrus	Public underwriting platform scope S6	Adjacent workflow benchmark
Broker software vendors	Comparable quotes not collected	Procurement research required

16 / STRATEGY

Porter five forces

Competitive pressure is assessed qualitatively and linked to actions.

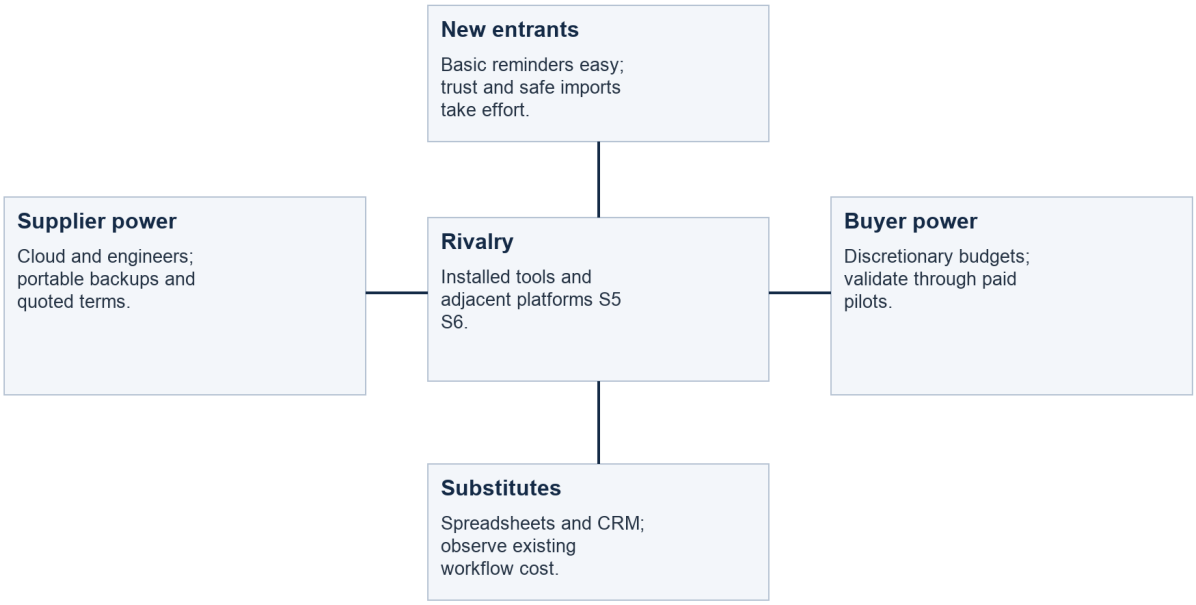
Pressure assessment

Rivalry includes installed broker software and self built workflows. Buyer power is material because firms can delay discretionary software purchases. Supplier power comes from cloud, security and scarce engineering capabilities. New entrants can build basic reminders but must earn trust and integrate safely. Substitutes include spreadsheets and internal CRM processes.

Response

Use a narrow first offer, fixed implementation scope and exportable data. Retain vendor portability and documented backups. Do not cut the paid security programme to improve short term margins. Qualitative assessments are the team’s judgments, not measured industry ratings.

Force	Evidence and response
Rivalry	Adjacent platforms exist S5 S6; demonstrate narrow useful workflow
Buyers	Unvalidated budget; paid pilot before scale
Suppliers	Cloud and engineers concentrated; portable backups
New entrants	Basic tasks easy; trust and safe imports matter
Substitutes	Existing workflow costs unmeasured; observe before selling



Planning framework and assumptions / Porter five forces

Rivalry is at the centre of the figure; four forces surround it.

17 / STRATEGY

Strategy canvas

The line shows our own planned priorities on an ordinal scale.

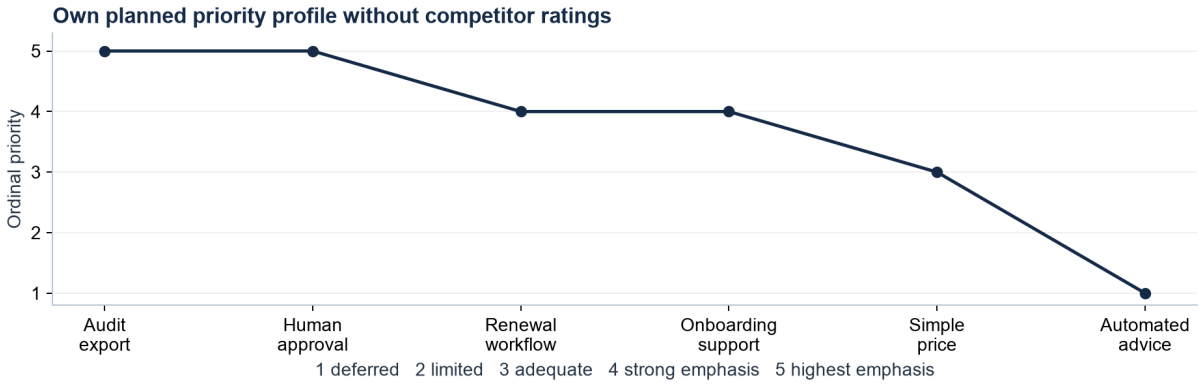
Scale and method

Use 1 deferred, 2 limited, 3 adequate, 4 strong emphasis and 5 highest emphasis. The scores describe relative planned resource emphasis, not measured product performance. Audit export and human approval receive 5; onboarding and Danish broker workflow receive 4; price simplicity receives 3; automated policy advice receives 1 because it is excluded.

Comparison limits

No competitor curve is drawn. Public vendor pages are insufficient to rate comparable implementations or customer outcomes. The next step is consistent buyer demonstrations with common tasks and evidence before any competitor scoring. The current curve is a true planned offering priority profile with explicit anchors.

Factor	Own priority	Meaning
Audit export	5	Highest emphasis
Human approval	5	Highest emphasis
Broker renewal workflow	4	Strong emphasis
Onboarding support	4	Strong emphasis
Simple price	3	Adequate
Automated insurance advice	1	Excluded and deferred



Planning framework and assumptions / Strategy canvas

Ordinal values do not measure magnitude, competitive advantage or customer satisfaction.

18 / OPERATIONS

Location and premises

A small Copenhagen coworking footprint supports domestic remote delivery.

Premises

Allow DKK 6,000 monthly ex VAT and a refundable DKK 18,000 deposit. These are estimates, not quotations. The site must offer private calls, secure access, adequate connectivity and a separate lockable device area. Customer records stay in approved cloud storage rather than local shared office drives.

Service geography

Domestic sales can be handled remotely with occasional client visits. No retail premises, underwriting office or public policy sales counter is proposed. Assess internet continuity and incident calls before committing to a coworking contract.

Requirement	Planning provision
Space	Four seats at mature staffing; no site selected
Occupancy	DKK 6,000 per month ex VAT
Deposit	DKK 18,000 refundable, held beyond forecast
Connectivity	Primary broadband plus failover
Data handling	Locked devices and role based cloud access

19 / OPERATIONS

Equipment and resource plan

Finite equipment lives and security service expiry are modelled explicitly.

Purchases

Initial equipment is a DKK 100,000 ex VAT allowance for laptops, monitors, secure networking and spare device capacity. Another DKK 40,000 is planned in January 2028 for expansion. Each cohort depreciates over 36 months with zero residual. No fabricated supplier quotation supports these figures.

Services

The security service is DKK 60,000 ex VAT for a twelve month term, prepaid at setup and renewed annually in the Base case. Expense is released over each contract term. If renewal is switched off, billable services stop after expiry; the team must complete a controlled export and handover instead of continuing an unsupported product.

Resource	Timing	Treatment
Initial devices	Before January 2027	Capital asset; 36 month life
Expansion devices	January 2028	Separate asset cohort
Security service	Annual from startup	Prepaid finite contract
Cloud and software	Monthly	Operating costs
Backup exports	Before production	Included engineering and cloud cost

20 / OFFER

Product and service strategy

Launch one workflow product and one tightly scoped implementation service.

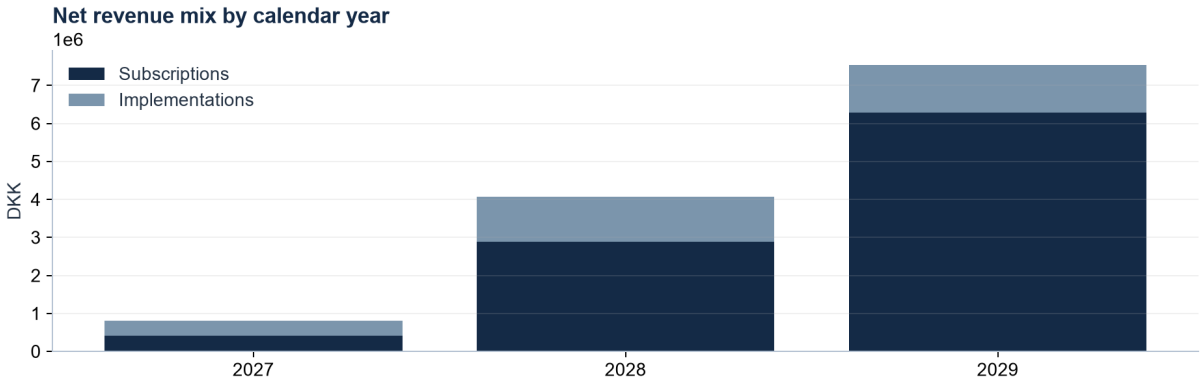
Launch offer

The subscription includes renewal dates, named task owners, document status, overdue exceptions and record export. The implementation service covers one documented import format, permissions setup and training. Custom advice tools, consumer funnels, policy binding and premium collection are excluded.

Change control

A request affecting insurance recommendations or transactions goes to counsel before any development commitment. A request exceeding the agreed import scope requires a priced change order. No custom development revenue is assumed in the forecast. Support terms must define availability, response targets and limits without unverified certification claims.

Offer	Included work	Boundary
Subscription	Task administration and exports	No recommendations or cover decisions
Implementation	Agreed import and staff training	Completion based recognition
Support	Business hours queue and scheduled review	No 24 hour service promise
Custom integrations	Deferred unless separately approved	No revenue in forecast



Source model v1.0 Base case captured 4 October 2026 / Product and service strategy

Sales mix comes from the verified model.

21 / OFFER

Pricing and implementation economics

Proposed prices need buyer validation and a measured delivery cost.

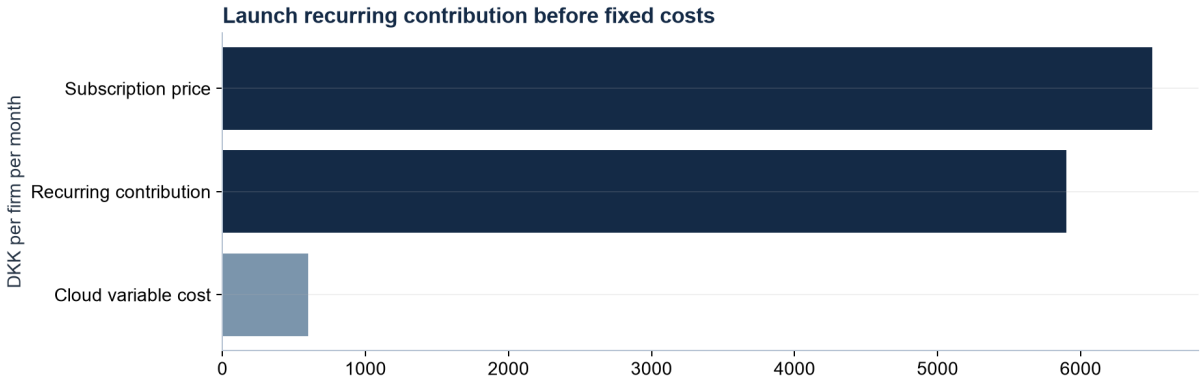
Pricing

The planned subscription is DKK 6,500 per firm monthly ex VAT; the one time implementation is DKK 25,000 ex VAT. Proposed first year invoice prices are DKK 8,125 and DKK 31,250 including domestic VAT. Yearly price escalation of 2 percent is a planning input, not an agreed contract term.

Unit economics

Variable cloud allowance is DKK 600 per average billable firm per month. Contract migration allowance is DKK 5,000 per completed implementation. Recurring contribution before payroll and fixed overhead is therefore DKK 5,900 at launch. Implementation contribution is DKK 20,000 before the paid team’s delivery time, so it is not a full margin estimate.

Metric	Launch DKK ex VAT
Monthly subscription	6500
Variable cloud	600
Recurring contribution before fixed costs	5900
Implementation fee	25000
External implementation allowance	5000
Implementation contribution before payroll	20000



Source model v1.0 Base case captured 4 October 2026 / Pricing and implementation economics

Paid engineering and customer success costs are separately included.

22 / OFFER

Competitor price comparison

Comparable public prices have not been found for the exact offer.

Research status

Public product pages identify broader claims and underwriting platforms but do not provide a comparable Danish broker renewal price for a 5 to 30 user firm [S5 S6]. No price ranges or discounts are invented. Request written quotes for the same users, import scope, support, VAT basis and contract term.

Decision rule

Evaluate three year total cost including migration, integration, training and data export. Test buyer willingness to pay with an actual proposal rather than assuming an absence of public prices supports our price. Record the observation date and scope of every future quotation.

Offer	Our planned price	Comparable benchmark
Subscription	DKK 6,500 monthly ex VAT	Not available for identical scope
Implementation	DKK 25,000 ex VAT	Written scope quotes pending
Scalepoint and Concirrus	Different product scopes	Not comparable pricing evidence

23 / GROWTH

Brand and customer experience

Be explicit about what the application does and who makes decisions.

Experience standards

Brand language should describe accountable administration, not better insurance advice. Each user sees assigned tasks, permissions and the responsible broker. First time setup includes a sample import, rejected record report and export test. The buyer signs off the configuration before live use.

Service journey

Discovery confirms eligibility and need. Contracting confirms price, processing and service scope. Implementation validates imports and access. Routine use measures overdue tasks and support. Renewal review confirms continued need and export rights. These are proposed standards rather than achieved service metrics.

Standard	Measure	Owner
Import completeness	Every imported record reconciles to approved source	Engineer
Access control	Role tests before live use	Engineer
Support	Business hours queue reviewed daily	Customer success
Data export	Buyer verifies usable export before acceptance	Founder



Planned sequence. Release depends on evidence, product scope, data safety and actual funding.

Planning framework and assumptions / Brand and customer experience

All five journey stages preserve broker authority.

24 / GROWTH

Sales channels and process

Founder led direct sales drive the initial qualified opportunity assumptions.

Channels

The first channel is targeted contact to eligible broker firms, supported by introductions and small professional events. No consumer acquisition or commission referral programme is planned. Marketing spend does not automatically create prospects; qualified firms must meet the defined segment and buying authority criteria.

Revenue process

A signed contract alone is not implementation revenue. A completed setup and acceptance generates the implementation invoice, while subscription revenue is earned over monthly service. New clients are limited by completed delivery and support capacity. Collection delay is a separate editable input; late collections affect cash and receivables.

Stage	Exit criterion
Qualification	Authorised firm, data authority and budget buyer
Proposal	Scope price VAT and processor contract understood
Implementation	Import and training accepted
Billing	Completed setup and earned service month
Collection	Invoice settled; overdue review

25 / GROWTH

Launch marketing

Spend first on evidence and identifiable buyer conversations.

Preparation

The startup expense allowance funds discovery materials, product research and launch design alongside legal and security testing. A DKK 15,000 monthly marketing budget starts during preparation. The founder should maintain a deduplicated firm pipeline and track proposal outcomes; no paid demand is claimed.

Launch actions

Use a demonstration with synthetic records, a clear feature boundary and a priced pilot scope. Professional events and direct invitations should be assessed on qualified opportunities and completed implementations. Stop a channel if cost and decision cycle cannot support the expected contribution.

Activity	Budget basis	Measure
Discovery and collateral	Part of DKK 160,000 startup expense	Twelve interviews and scoped offers
Outbound and events	DKK 15,000 monthly ex VAT	Distinct qualified firms
Pilot demonstration	Paid team time and cloud cost	Accepted import and export
Follow up	Founder time	Proposal to implementation conversion

26 / GROWTH

Retention and ongoing sales

Monthly client losses and repeatable support determine recurring revenue.

Retention

The Base model assumes 1 percent monthly loss of opening firms, with 2 percent in Downside and 0.7 percent in Upside. These are expected portfolio rates without actual data. Review reasons for cancellation, unresolved tickets and usage with every customer at scheduled service reviews.

Experiments

Test whether export completeness, task ownership and response time explain renewal decisions. No expansion or seat upsell is included in the forecast. Annual price changes must be communicated under contract terms. A support backlog exceeding two weeks triggers a pause on new implementations even if the financial model has capacity.

Experiment	Metric	Stop or adapt rule
Service review	Cancellation and repeated problem themes	Fix product before broad acquisition
Onboarding checklist	Hours and rejected imports per firm	Reduce scope if capacity exceeded
Renewal messages	Buyer confirms continued administrative need	Avoid unsupported savings claims

27 / OPERATIONS

Daily operations and suppliers

Routine checks make the small team’s workload controllable.

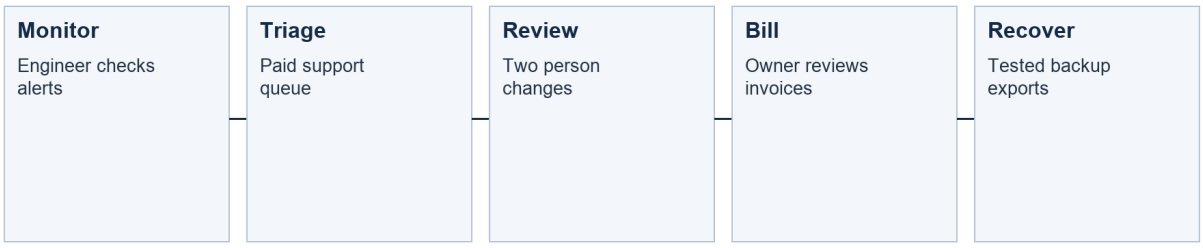
Daily routine

The lead engineer checks availability, backup alerts, access changes and release status. Customer success triages tickets and implementation records; until July 2027 the founder handles that work. The owner reviews new commitments, overdue invoices and any scope escalation. Changes use a logged review and rollback plan.

Suppliers

Cloud and security providers must support data processing terms, usable exports and incident cooperation. The model assumes prompt supplier payments with no hidden credit. Quotes and service terms are pending. Maintain a second restore path and record every contract expiry so service cannot continue unnoticed after support ends.

Supplier or activity	Control
Cloud and storage	EU region preference; legal transfer review; backup export
Security service	Finite annual term; renewal gate
Accountant and counsel	Tax calendar and product boundary
Contract migration support	Agreed rate and record handling
Release and restore	Two person review and documented recovery



Planned sequence. Release depends on evidence, product scope, data safety and actual funding.

Planning framework and assumptions / Daily operations and suppliers

Workflow figure assigns each control to a paid role.

28 / OPERATIONS

Sustainability practices

Measure device and storage use before making environmental claims.

Practices

Buy repairable equipment where suitable, use the modelled useful life and avoid automatic annual replacements. Keep a data retention schedule that supports broker obligations and removes unnecessary duplicate files. Prefer remote meetings where effective while retaining budgeted domestic travel for implementation.

Measurement

Track devices purchased, repairs, retired equipment, stored data and travel kilometres. The engineer owns retention and device inventory; the owner reviews disposal evidence. No emissions savings, renewable energy status or certification is claimed without provider documentation and a consistent measurement method.

Practice	Measure	Owner
Device life	36 month asset cohort; repair and disposal log	Engineer
Storage	Monthly volume and retention exceptions	Engineer
Travel	Domestic kilometres and remote meetings	Founder
Claims	Provider evidence before any public statement	Founder

29 / PEOPLE

Staffing and training

Preparation and later support are paid at realistic full time rates.

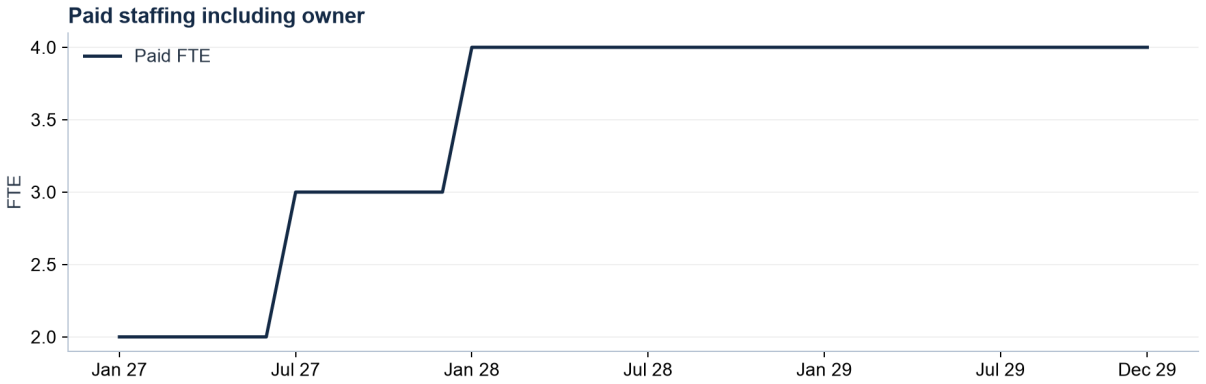
Coverage

The owner and lead engineer are paid from January 2027, including all four preparation months. Customer success starts July 2027 and a second engineer starts January 2028. Monthly gross salary assumptions are DKK 45,000, 55,000, 38,000 and 50,000 respectively. The 18 percent employer loading is a planning allowance requiring payroll advice, not a statutory rate.

Capacity

Initial delivery is limited to two completed implementations monthly, rising to four with the second engineer. Active firm support is limited to 40 initially and 100 after customer success starts. Holiday, training and absence cover must be validated against actual task hours. The model does not add staff automatically to hide losses.

Role	Start	Gross monthly DKK
Owner director	Jan 2027	45000
Lead engineer	Jan 2027	55000
Customer success	Jul 2027	38000
Second engineer	Jan 2028	50000



Source model v1.0 Base case captured 4 October 2026 / Staffing and training

No unpaid founder or preparation staff. FTE chart shows model commitments.

30 / PEOPLE

Staff skills and fair work

Recruitment, training and working time need Danish employment review.

Skills

Engineers must demonstrate secure development, access control, backup and customer migration handling. Customer success needs careful record processing, training and ticket management. The owner needs sales qualification and budget control. No insurance licence is assumed for any worker; actual distribution activity would need permission review [S1].

Fair work

Use written contracts, defined working hours, documented leave and agreed pension arrangements. Review Danish employment obligations with a local adviser before offers. Paid induction covers privacy, incident reporting and the excluded advice boundary. A small team cannot promise unlimited out of hours service without an additional budget and cover plan.

Practice	Implementation
Pay and leave	Contract review plus 18 percent planning provision
Hours and cover	Business hours support; absence plan
Training	Paid induction and quarterly incident exercise
Voice and concerns	Monthly individual review and written escalation
Recruitment evidence	Verified references and practical secure import task

31 / OPERATIONS

Legal and insurance requirements

A software label does not by itself remove insurance distribution obligations.

Applicable duties

Finanstilsynet states that firms conducting insurance distribution need permission [S1]. RenewalDesk's intended boundary excludes recommendations and transactions, but actual features and contracts require legal assessment. GDPR roles must be mapped; the broker is generally intended to control its client records, while RenewalDesk processes on instruction and controls its own staff and sales records [S4].

Readiness

Complete incorporation and VAT registration, processing agreements, subprocessor reviews, access controls, incident procedure and insurance quotes. Professional indemnity and cyber cover are proposed with a DKK 2,000 monthly allowance. No policy, legal clearance or compliance certification is already secured.

Requirement	Action and status
Distribution boundary	Counsel reviews features before launch; pending
Privacy and processors	Contracts, records, retention and incident plan; pending
VAT and corporate tax	25 percent taxable SaaS and 22 percent planning tax S2 S3
Employment	Danish contract and employer cost review; pending
Cyber and indemnity insurance	Quoted cover and exclusions needed; pending

32 / OPERATIONS

Opening roadmap

Release commercial service only after the buyer, safety and funding gates.

Sequence

January 2027 covers discovery, product boundary advice and architecture. February and March cover prototype, imports and permission tests. April covers penetration testing, restore rehearsal and pilot acceptance. May is the first assumed service month. The preparation team remains paid if this slips.

Go or stop decision

Before billing, obtain product scope clearance, signed processor terms, tested exports and actual finance availability. The workbook readiness input is a scenario assumption, not proof these conditions are complete. Delay and stop tests preserve payroll, rent and debt obligations so the cost of waiting remains visible.

Milestone	Owner	Evidence
Discovery and legal scope	Founder	Interview records and written feature review
Build and import tests	Lead engineer	Reconciled sample data and access tests
Security and recovery	Lead engineer plus external assessor	Report and restored environment
Paid pilot acceptance	Founder	Signed scope and completed setup
Commercial release	Owner director	Cash and all readiness gates



Planned sequence. Release depends on evidence, product scope, data safety and actual funding.

Planning framework and assumptions / Opening roadmap

Calendar assumptions are not commitments.

33 / MANAGEMENT

Risks and management actions

The largest risks concern demand, data and cash before scale.

Priority risks

Low buyer conversion can leave paid preparation and committed hires unfunded. Poor imports can overrun implementation capacity. A data breach can suspend service and create contractual costs. A feature that crosses into advice can change the permission boundary. Loss of a key engineer can weaken recovery and delivery.

Actions

Review cash weekly when forecast headroom falls below six months of fixed commitments. Restrict new implementations when backlog exceeds capacity. Keep a tested export path and incident escalation. Do not fund a shortfall by assuming premium float or customer deposits that are absent from the contract. Reforecast instead of adding a balancing plug.

Risk	Early warning	Response
Weak demand	Conversion below Downside for three months	Reduce scope and revalidate before spending
Implementation overrun	Backlog above one month	Pause new setup commitments
Security expiry or breach	Unrenewed contract or incident alert	Stop billing service and export safely
Regulatory scope error	Requests for recommendations or binding	Counsel review before feature change
Cash shortfall	Negative forecast cash	Secure real funding or stop commitments

34 / APPENDIX

Research and evidence

Primary facts and untested business assumptions are separately recorded.

Sources

S1 Finanstilsynet supplies the distribution permission context. S2 Skattestyrelsen states the general 25 percent VAT rate. S3 the company tax act states 22 percent corporate tax. S4 Datatilsynet explains controller obligations including processor agreements and breach handling. These were reviewed on 4 October 2026 and must be rechecked before launch.

Market limits

S5 Scalepoint and S6 Concirrus are their own product descriptions and only support scope comparisons. They do not validate willingness to pay, market size or competitor quality. No market survey, supplier quote or salary benchmark is fabricated. The retained source register contains direct URLs and the plan’s use of each source.

Source ID	Use
S1	Insurance distribution permission and feature boundary
S2	Domestic VAT rate
S3	Software company corporate tax planning rate
S4	Privacy roles and processor contract responsibilities
S5 S6	Adjacent insurance software product scopes
S1	Finanstilsynet distribution permission
S2	Skattestyrelsen general VAT 25 percent
S3	Danish company tax act 22 percent
S4	Danish controller duties and processor contracts

Research facts are not endorsements or commercial commitments.

S1 Finanstilsynet distribution permission Open primary page

S2 Skattestyrelsen general VAT 25 percent Open primary page

S3 Danish company tax act 22 percent Open primary page

S4 Danish controller duties and processor contracts Open primary page

S5 Scalepoint product scope Open vendor page

S6 Concirrus underwriting platform scope Open vendor page

S7 Danish quarterly VAT deadlines Open primary page

35 / APPENDIX

Quotes and assumptions

Replace estimates with comparable evidence before a financing decision.

Outstanding quotations

Obtain coworking, devices, cyber cover, security service, migration support and cloud cost quotes. Every quotation needs date, scope, currency, tax basis and expiry. Payroll advice must validate gross salaries, employer contributions, pension, leave and hiring dates. Personal spending and net income estimates require owner information.

Commercial validation

Obtain eligible buyer counts and signed pilot scopes before asserting a serviceable market. The loan interest, grace and repayment terms are illustrative. Equity availability is unconfirmed. If either changes, update the persisted inputs, regenerate the workbook, run native tests and refresh every financial table and chart in the Word plan.

Input	Current basis	Evidence required
Prices and conversion	Planning assumptions	Buyer proposals and win records
Payroll and loading	Unquoted salaries and 18 percent provision	Local employment and payroll advice
Operating suppliers	Budget allowances	Dated scope quotations
Equity and debt	Proposed funding	Actual capital proof and lender terms
Buyer population	400 TAM and 200 SAM assumed firms	Deduplicated registry and segment research

36 / FINANCE

Startup costs and funding

Proposed capital must finance paid preparation and early operating losses.

Funding basis

The workbook includes equipment, one time startup expenses, deposit, loan fee and a twelve month security prepayment before Month 1. Owner and engineer salaries during preparation appear in monthly cash and profit, so they are not duplicated in startup uses.

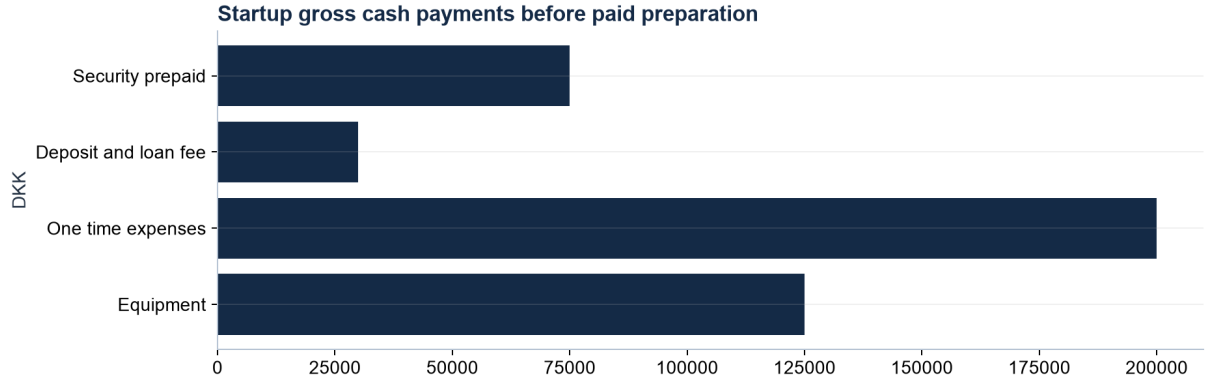
Commitments

Equity and loan inputs are proposed, not secured. The remaining cash funds preparation and operations; a cash reserve is a balance, not an expense. Final funding conclusions use the minimum cash across each linked case.

Funding conclusion

The Base forecast retains DKK 1,881,160 minimum spendable cash, but the Downside case has DKK 2,027,227 unfunded obligations. The source capital package exceeds the Base peak consumption; reduce or stage it only after another linked forecast. No lender or investor commitment is assumed.

Funding item	Final model output
Proposed equity	4,200,000
Proposed borrowing	600,000
Total proposed sources	**4,800,000**
Startup cash payments	430,000
Cash before preparation	**4,370,000**



Source model v1.0 Base case captured 4 October 2026 / Startup costs and funding

No invented financing commitment.

37 / FINANCE

Itemized startup costs

Separate assets, expenses, prepayments and retained cash.

Cost basis

All figures are planning estimates. Equipment is capitalised, the refundable deposit stays an asset, security is prepaid and released over its term, and legal research and launch expenses are charged before the monthly forecast. Input VAT is kept separately.

Timing

All startup cash uses occur before January 2027. January to April payroll and recurring operating costs are then paid through the monthly model. Later expansion equipment and security renewals are visible in the relevant months.

Startup item	Amount DKK
Equipment ex VAT	100,000
One time expenses ex VAT	160,000
Refundable deposit	18,000
Loan fee	12,000
Security prepaid ex VAT	60,000
Input VAT	80,000
Total cash payments	**430,000**

38 / FINANCE

Owner personal survival budget

An illustrative household budget supports a fully paid owner.

Household needs

The planning household cash need is DKK 27,000 monthly after personal deductions, with no reliable outside income assumed. This is not supplied personal financial information. Housing, utilities, food, insurance, transport, dependants, debt, pension and contingency must be itemised with the actual owner.

Pay translation

DKK 45,000 monthly gross salary times a 60 percent take home allowance equals DKK 27,000. This share is an estimate rather than a Danish personal tax calculation. The company pays the full gross salary plus employer loading; household spending is not a second operating expense.

Personal budget metric	Monthly DKK
Household need	27000
Other reliable income	0
Required net business income	**27000**
Planned gross owner salary	45000
Estimated take home	27000
Planning surplus	0

Actual household categories and tax calculation remain to be supplied.

39 / FINANCE

Financing terms and security

Loan terms are illustrative and outstanding debt is visible beyond Year 3.

Terms

Proposed borrowing is DKK 600,000 at 7 percent annual interest with six months principal grace followed by 48 equal principal payments. Interest is charged on opening debt each month and paid throughout preparation. A 2 percent fee is expensed at startup. None of these terms is a lender offer.

Security

No collateral, guarantee, lender approval or committed equity is claimed. Equipment ownership, existing charges and any personal guarantee require separate negotiation. A financing gap is a funding requirement; it does not automatically add a loan or equity entry.

Term	Planning assumption
Equity	DKK 4,200,000 uncommitted
Loan	DKK 600,000 unapproved
Interest	7 percent per year on opening balance
Repayment	48 equal payments after six month grace
Fee	2 percent at draw
Collateral and guarantees	None agreed

40 / FINANCE

Revenue forecast and capacity

Clients, price and completed implementations drive the monthly forecast.

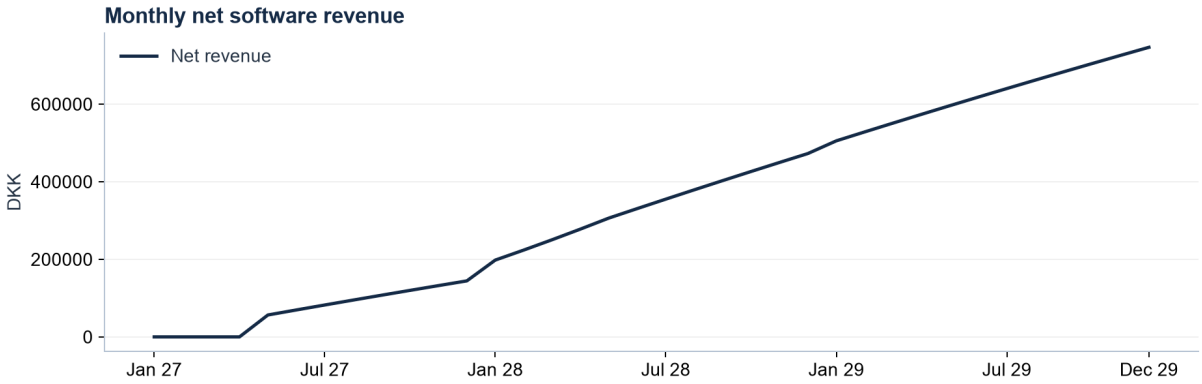
Drivers

Qualified opportunities begin at twelve monthly in the Base case with one additional opportunity per elapsed month after launch. A 16.67 percent conversion assumption yields completed implementations, constrained by two then four monthly delivery slots and 40 then 100 supported firms. Expected client values may be fractional.

Recognition

Opening clients less expected churn plus new implementations gives closing clients. The monthly service uses average opening and closing clients. Completed implementation revenue is separate. The software readiness and security renewal gates can stop billable activity while committed costs continue.

Annual metric	2027	2028	2029
Net revenue	**807,026**	**4,073,131**	**7,535,572**
Subscription revenue	407,026	2,891,558	6,287,092
Implementation revenue	400,000	1,181,573	1,248,480
Closing firms	15.5	57.6	96.5



Source model v1.0 Base case captured 4 October 2026 / Revenue forecast and capacity

Forecast opportunity counts are not observed demand.

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Costs and projected profit

Payroll is the main fixed commitment and continues when selling is delayed.

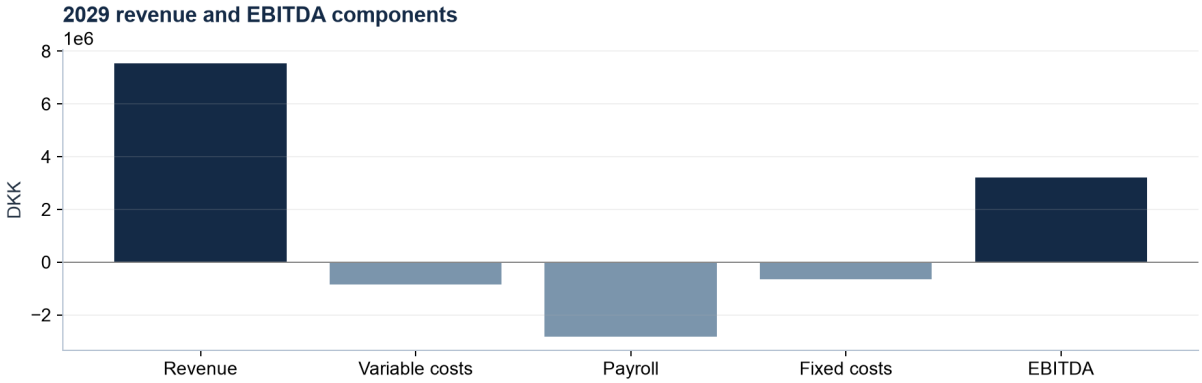
Operating costs

Paid owner and employees, fixed cloud, software, premises, marketing, legal/accounting, insurance and finite security service expenses are included. Variable cloud follows average billable firms, while external migration follows completed implementations. Later hires are fixed commitments rather than revenue contingent free labour.

Profit and cash

Depreciation is finite by asset cohort; loan principal is a cash financing outflow rather than an expense. Interest is an expense. Corporate tax is provisioned after carried losses using the 22 percent planning rate. Tax timing and book versus tax depreciation need accountant review.

Annual cost or profit	2027	2028	2029
Payroll	1,685,040	2,741,942	2,824,201
Fixed operating costs	618,000	636,540	655,636
EBITDA	**(1,613,585)**	**186,488**	**3,209,337**
Net profit	**(1,687,825)**	**107,883**	**2,835,589**



Source model v1.0 Base case captured 4 October 2026 / Costs and projected profit

All financial amounts are DKK excluding VAT unless stated.

42 / FINANCE

Profit and loss forecast

A linked three year statement retains all operating and financing costs.

Forecast basis

The fiscal years are calendar 2027, 2028 and 2029. Revenue excludes domestic VAT and consists only of software subscriptions and completed implementations. Startup expenses occur before Month 1 and enter opening retained losses; monthly statements then show preparation and operating costs.

Tax basis

The model uses loss offsets and no deferred tax asset. Corporate tax is a planning provision at 22 percent; statutory tax depreciation, deductibility and actual payment calendar must be reconciled before filing. Loan principal and equipment purchases are not deducted a second time in profit.

Statement DKK	2027	2028	2029
Net revenue	**807,026**	**4,073,131**	**7,535,572**
Variable costs	117,572	508,161	846,398
Gross profit	**689,455**	**3,564,970**	**6,689,174**
Owner salary loaded	637,200	656,316	676,005
Employee salary loaded	1,047,840	2,085,626	2,148,195
Fixed overhead	534,000	550,020	566,521
Insurance	24,000	24,720	25,462
Security expense	60,000	61,800	63,654
EBITDA	**(1,613,585)**	**186,488**	**3,209,337**
Depreciation	33,333	46,667	46,667
Interest	40,906	31,938	21,438
Profit before tax	**(1,687,825)**	**107,883**	**3,141,233**
Income tax	–	–	305,644
Net profit	**(1,687,825)**	**107,883**	**2,835,589**

43 / FINANCE

Cash flow and financial position

Working capital and financing explain why cash differs from earnings.

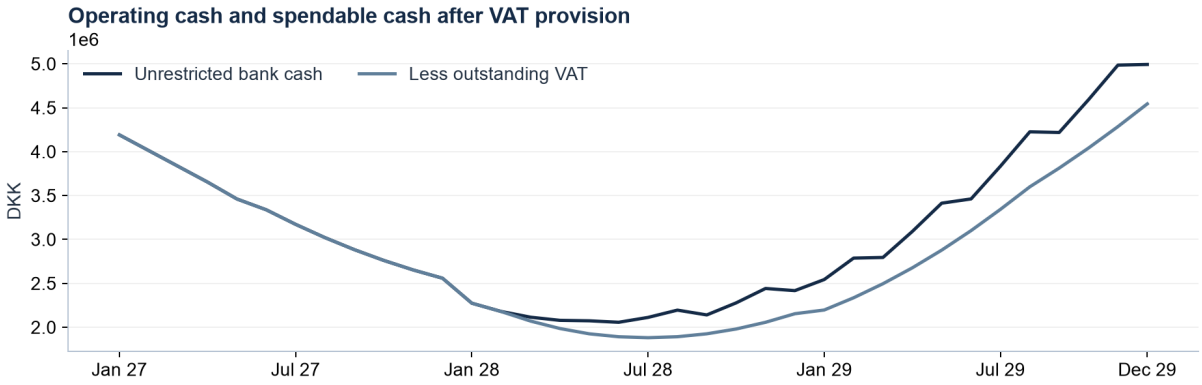
Cash and tax timing

Base invoices are collected one month after service. VAT payable is settled quarterly with three month lag consistent with the June September December March deadline pattern [S7] and credits are carried without cash refunds. Corporate tax provisions are transferred monthly to restricted cash, with a matching liability retained until actual tax payment. This is a conservative reserve proxy; obtain the actual Danish filing and instalment calendar. Spendable cash also deducts outstanding positive VAT.

Position

The balance sheet includes cash, gross receivables, equipment, deposit, security prepayment and net VAT credit if applicable; liabilities include debt and tax balances. Equity is the proposed paid capital plus opening startup loss and monthly retained profits. No unexplained balancing asset or liability is used.

Liquidity measure	Final model value
Minimum spendable cash	1,881,160
Additional Base funding	–
Year 3 closing debt	225,000
Year 3 restricted tax cash	305,644



Source model v1.0 Base case captured 4 October 2026 / Cash flow and financial position

Negative cash represents unfinanced obligations.

44 / FINANCE

Cash flow forecast months one to six

January to June 2027 includes four paid preparation months.

Opening cash

The initial balance follows proposed equity and loan less startup cash payments. Salaries are paid every month, including before first revenue. Receipts are delayed from earned revenue according to the collection input; no premiums or client insurance money enters company cash.

Reading signs

Positive values are inflows; parentheses are outflows. Closing cash is a monthly stock. VAT input credits are retained and offset later payable balances; no refund inflow is assumed. Tax reserve transfers reduce unrestricted cash but remain restricted bank assets, so they are not a second tax expense.

Cash DKK	Jan	Feb	Mar	Apr	May	Jun
Opening cash	4,370,000	4,190,875	4,011,750	3,832,625	3,653,500	3,461,125
Customer receipts	–	–	–	–	–	70,625
Supplier payments	(57,625)	(57,625)	(57,625)	(57,625)	(70,875)	(72,368)
Payroll	(118,000)	(118,000)	(118,000)	(118,000)	(118,000)	(118,000)
Capital purchases	–	–	–	–	–	–
Interest	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)
Principal	–	–	–	–	–	–
VAT settlements	–	–	–	–	–	–
Tax reserve transfer	–	–	–	–	–	–
Net change	(179,125)	(179,125)	(179,125)	(179,125)	(192,375)	(123,242)
Closing cash	**4,190,875**	**4,011,750**	**3,832,625**	**3,653,500**	**3,461,125**	**3,337,882**

45 / FINANCE

Cash flow forecast months seven to twelve

July to December 2027 adds a paid customer success role.

Continuation

July opens from June closing cash. The customer success salary begins in July regardless of billing delays. New implementation and support capacities remain explicit. Security renewal occurs at its next contract start rather than through an unexplained recurring cash plug.

Monitoring

Actual invoice aging and obligations should replace forecast assumptions monthly. Reforecast if collections extend or paid delivery takes more hours than allowed. The companion workbook continues through December 2029 with the same linked schedules.

Cash DKK	Jul	Aug	Sep	Oct	Nov	Dec
Opening cash	3,337,882	3,171,991	3,020,717	2,883,915	2,761,440	2,653,151
Customer receipts	86,794	102,801	118,648	134,336	149,868	165,244
Supplier payments	(73,845)	(75,308)	(76,756)	(78,190)	(79,609)	(81,014)
Payroll	(162,840)	(162,840)	(162,840)	(162,840)	(162,840)	(162,840)
Capital purchases	–	–	–	–	–	–
Interest	(3,500)	(3,427)	(3,354)	(3,281)	(3,208)	(3,135)
Principal	(12,500)	(12,500)	(12,500)	(12,500)	(12,500)	(12,500)
VAT settlements	–	–	–	–	–	–
Tax reserve transfer	–	–	–	–	–	–
Net change	(165,891)	(151,274)	(136,802)	(122,475)	(108,289)	(94,245)
Closing cash	**3,171,991**	**3,020,717**	**2,883,915**	**2,761,440**	**2,653,151**	**2,558,905**

Financial position summary

Every year end position is linked to the monthly cash, asset and debt schedules.

Balance sheet basis

Assets include unrestricted bank cash and a separate restricted tax reserve. Receivables are gross of VAT; equipment is net of finite depreciation; the deposit is refundable and security prepayment is released over each actual contract vintage. VAT credits and payables are separated. Restricted tax cash matches the unsatisfied tax liability until authority settlement; no double expense is taken.

Equity and debt

Retained earnings start with one time startup and loan fee losses and accumulate monthly net profit. Borrowing reduces only through principal payments. A balance difference tests the arithmetic; it is not a balancing input. Negative cash remains visible instead of being relabelled as secured funding.

Closing DKK	2027	2028	2029
Unrestricted cash	2,558,905	2,417,260	4,993,186
Restricted tax reserve cash	–	–	305,644
Receivables gross	180,467	590,836	933,124
Net equipment	66,667	60,000	13,333
Deposit	18,000	18,000	18,000
Security prepayment	–	–	–
VAT credit	41,136	–	–
Total assets	**2,865,175**	**3,086,096**	**6,263,288**
Debt	525,000	375,000	225,000
Tax reserve liability	–	–	305,644
VAT payable	–	263,037	448,997
Total liabilities	**525,000**	**638,037**	**979,641**
Paid equity	4,200,000	4,200,000	4,200,000
Retained earnings	(1,859,825)	(1,751,942)	1,083,647
Liabilities and equity	**2,865,175**	**3,086,096**	**6,263,288**
Balance difference	–	–	–

47 / FINANCE

Break even and scenarios

Live cases expose funding risk without changing committed payroll to force profits.

Break even

Recurring break even firms equal owner and employee payroll plus fixed overhead, insurance and security expense divided by monthly subscription contribution after variable cloud. This excludes implementation contribution, depreciation, interest and principal, so it is a recurring EBITDA measure rather than a cash break even guarantee.

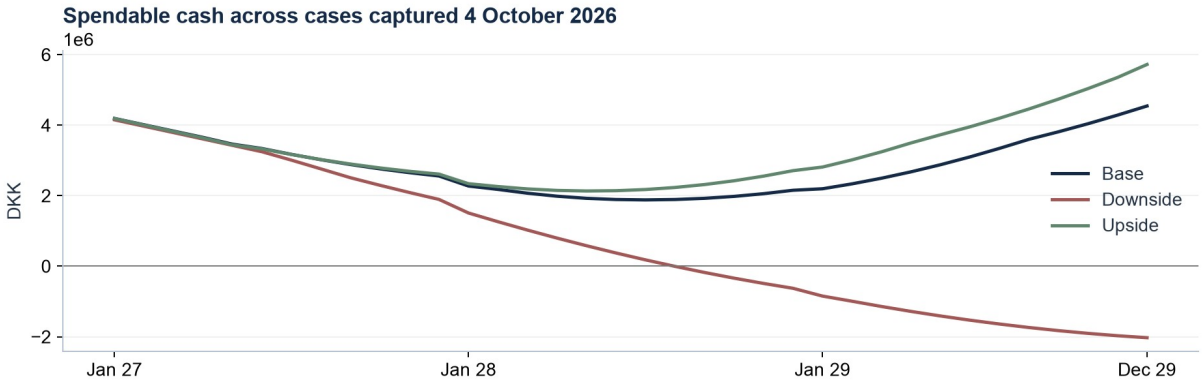
Cases

Downside delays launch, weakens funnel conversion, raises churn and collection delay, and increases variable cost. Upside improves opportunity flow, price and retention. All three retain full owner pay and planned hires. Comparison cases are live formula schedules; the Word figures are a dated capture and must be regenerated after input changes.

Base threshold

At December 2029 recurring EBITDA break even is 47.3 firms compared with 96.5 expected active firms. Support capacity is 100. This comparison excludes implementation fees and debt service.

Case	Minimum spendable DKK	Further funding DKK
Base	1,881,160	–
Downside	(2,027,227)	2,027,227
Upside	2,133,528	–



Source model v1.0 Base case captured 4 October 2026 / Break even and scenarios

No probabilities are assigned.

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Model guide and completion

The Word plan and workbook share one verified model result capture.

How to use the model

Blue Inputs case cells and F5 selector are editable. Monthly is the active factory and Base Downside Upside are live parallel cases. Ordinary JavaScript builds first read all actual saved XLSX input cells and selector, persist them to inputs.json and retain them through later builds. Invalid inputs produce a warning and unavailable outputs. The final baseline is Base.

Refresh and decision

Changing an input requires native recalculation, refreshed model results and regenerated Word charts and tables. Read invalid input warnings before interpreting values. Commercial release still requires verified buyer need, real funding, signed service terms, product boundary advice and supplier quotes; spreadsheet arithmetic does not satisfy those gates.

Completion item	Current status
Business identity and registrations	Proposed; completion pending
Demand and price validation	Interviews and paid pilots pending
Financial schedules	Linked 36 monthly periods and live cases
Owner and preparation pay	Fully included
Funding	Illustrative and uncommitted
Tax and legal advice	Primary context researched; application review pending
QA	Final native calculation, page and sheet review recorded separately