# Pre Seed Startup Business Plan

LedgerLane
Dublin Ireland

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A proposed Dublin supplier-document workspace. All buyer traction and funding remain unverified. Planning as of 3 October 2026.

Forecast dates January 2027 to December 2029. Financial figures are EUR net unless stated. Negative cash identifies an unmet funding requirement.

01 / BUSINESS

# Executive summary

A paid validation programme precedes any claim of product market fit.

LedgerLane is a proposed Dublin software company offering supplier-document reminders, approval records and exportable evidence to small service agencies. The name, founder identity, incorporation, address and domain are unconfirmed. This plan supports a go or stop decision on an initial six-month build and validation programme, followed by a conditional commercial launch in July 2027.

The central hypothesis is that agency operations managers will pay €199 net per workspace per month to reduce manual chasing of supplier insurance, contracts and renewal dates. No interviews, paid pilots, customers or investor commitments have been observed. The model starts with zero customers and pays a founder and an engineer from January 2027.

The default case includes €100,000 proposed founder equity and excludes the prospective €250,000 outside equity round. Cash first falls below zero in 2027-06, reaching a minimum (€128,796). Net results are (€142,463) in 2027, (€69,188) in 2028 and €65,773 in 2029. These are funding-dependent forecasts, not permission to operate without cash. No investor commitments are evidenced. Resolve finance before hiring.

| Metric | Base result |
|---|---|
| Net sales 2027 | €15,824 |
| **Net loss 2027** | **(€142,463)** |
| Minimum forecast cash | (€128,796) |
| First financing gap | 2027-06 |
| Proposed outside equity | EUR250000; excluded default; no committed investor |

02 / BUSINESS

# Business details

The proposed legal and trading identity remains to be established.

The intended structure is an Irish private company limited by shares based in Dublin. CRO registration, beneficial ownership filings and Revenue registrations must be completed with advisers. LedgerLane is a working name, not a registered business claim. The operational address will be a flexible workspace or home-office arrangement subject to lease, insurance and employer safety requirements.

The founder will be the product and commercial lead. Public business contact channels should be established after incorporation. Named directors, secretary, shareholdings, contact details and advisers are not supplied and must be verified before external circulation.

| Decision area | Plan and evidence |
|---|---|
| Legal name and number | Pending CRO checks and incorporation R4 |
| Location | Dublin, Ireland; exact address unselected |
| Opening | Build January 2027; conditional paid launch July 2027 |
| Tax and VAT | Domestic Irish B2B only; voluntary VAT registration assumption |
| Contacts and advisers | Not supplied; founder to appoint accountant and privacy solicitor |

03 / BUSINESS

# Business concept and objectives

Prove a narrow recurring workflow before adding integrations.

Agencies may track supplier insurance and contracts in email and spreadsheets. LedgerLane will organise document requests, expiry reminders, named approvals and versioned exports. It will not certify that documents are authentic, give legal advice or make automated compliance decisions. Customers remain responsible for deciding which documents they require.

The first six months are for interviews, prototype tests, security preparation and pilot recruitment. By month six the go decision requires 20 problem interviews, five signed paid-pilot offers, at least three successful prototype tasks and a documented incident process. These are targets, not achieved milestones. Expansion to other sectors waits for retention and support-cost evidence.

| Decision area | Plan and evidence |
|---|---|
| Months 1 to 2 | 20 interviews with operations decision makers; record existing costs |
| Months 3 to 4 | Prototype document collection; 8 usability sessions; security design |
| Months 5 to 6 | Five paid-pilot offers; legal terms; backup restore test |
| Months 7 to 12 | Measure conversion and retention; forecast new clients remains a hypothesis |

04 / BUSINESS

# Business model canvas

Recurring workspace billing funds a focused support and development team.

The model sells a single workspace tier to domestic small agencies with repeat supplier administration. Monthly subscription and a one-off onboarding fee are the only revenue streams. Founder-led selling and limited paid campaigns form the acquisition model. Hosted storage, email delivery, external privacy advice and bookkeeping are purchased services. No partner has been selected or agreed to distribute the product.

The recurring costs are paid development, founder remuneration, hosting, support, security and marketing. A narrow feature set is meant to keep service effort within one founder and a later support hire; actual onboarding time must be measured.

**Business model canvas**

| Customer segments | Value proposition | Channels |
|---|---|---|
| Irish small service agencies; operations manager user; owner budget approver. | Supplier expiry reminders, named approvals and exportable records. No certification. | Founder-led demos and website. Partner referrals only if agreed. |
| **Relationships** | **Revenue streams** | **Key activities** |
| Guided setup, monthly review, stated business-hours support. | Monthly workspace EUR199 net and EUR300 net one-off onboarding. | Build, secure, sell, onboard, support and renew. |
| **Key resources** | **Key partners** | **Cost structure** |
| Paid founder and engineer; support from M19; application IP. | Unselected hosting, email, accountant and privacy/security advisers. | Payroll, cloud, marketing, workspace, security and professional services. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

05 / BUSINESS

# SWOT and longer term goals

Use the pre-seed period to test the weaknesses that matter financially.

S1 is a narrow proposed workflow with identifiable buyer tasks; S2 is a simple monthly offer. These are design strengths, not proven customer preferences. W1 is the absence of validation; W2 is dependence on two early team members and unconfirmed finance. O1 is the possibility of replacing repeat email chasing; O2 is expansion to neighbouring agency niches after proof. T1 is general-purpose software substitution and T2 is a security failure or delayed fundraising.

Year three targets are retained accounts with support load below capacity and a repeatable acquisition process. Year five geographic expansion is conditional on cash generation, verified demand and a fresh forecast; the 36-month model does not establish a five-year valuation or exit.

**SWOT and longer term goals**

| Strengths S1 S2 | Weaknesses W1 W2 |
| --- | --- |
| Narrow task design and simple monthly offer. Proposed strengths, not observed preference. | No paid demand evidence, two-person dependency and unverified funds. |
| **Opportunities O1 O2** | **Threats T1 T2** |
| Repeat renewal tasks; adjacent niches only after retention evidence. | Existing tools substitute readily; security or funding failure can stop launch. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

06 / BUSINESS

# TOWS strategy matrix

Each strategy addresses a named constraint from the SWOT.

SO uses S1 with O1: test the reminder workflow on a repeat supplier renewal process and measure time spent before and after. WO addresses W1 with O1: collect buyer evidence before increasing headcount. ST uses S2 against T1: sell a defined outcome and provide transparent exports, rather than claiming a broad feature advantage over established platforms.

WT links W2 and T2: maintain a monthly runway review, a two-person incident rota and a board-approved stop rule. No marketing scale-up or additional hiring should precede a committed funding solution and usable pilot evidence.

**TOWS strategy matrix**

| SO S1 O1 | WO W1 O1 |
| --- | --- |
| Pilot a repeated supplier-renewal task. Measure follow-up time before and after. | Collect 20 interviews and five paid-pilot offers before general launch. |
| **ST S2 T1** | **WT W2 T2** |
| Show task value and clean exports; do not claim broad feature superiority. | Review funded runway monthly. Stop new commitments below six months. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

07 / BUSINESS

# Owner and management

The founder owns commercial choices and the engineer owns implementation.

The proposed founder works full time on discovery, sales, product prioritisation and finance controls. The engineer reports to the founder and implements the application, tests and infrastructure. A support employee begins in month 19 under the planning case, subject to finance; until then the founder provides onboarding and support. These are paid roles, not unpaid founder labour hidden in the forecast.

An external accountant and privacy/security specialist provide advice on dashed support relationships. They are not employees or named appointments. Weekly product review, monthly financial review and a quarterly risk review define decision rights. A future investor board role is not assumed.

**Reporting and external support**




Solid lines reporting. Dashed line external advice. Roles proposed and paid.

**Planning framework and targets; no observed buyer evidence.**

08 / BUSINESS

# Owner and key personnel profiles

Credentials and ownership cannot be invented to make the case stronger.

No founder CV, prior salary, technical credentials, employment history or existing shareholdings were provided. The plan therefore states role requirements and verification actions. The founder must demonstrate access to relevant agency buyers, product judgement and the ability to manage cash. The engineer must demonstrate secure web application delivery and maintainable code.

Founder equity of €100,000 is a planning input; proof of funds is outstanding. Ownership percentages and any investor dilution must be agreed separately. The plan assumes cash equity, no director loans, no options expense and no valuation claim.

| Decision area | Plan and evidence |
|---|---|
| Founder evidence | CV, references, right to work and proof of funds pending |
| Engineer evidence | Code sample, references, secure delivery experience pending |
| Shareholders | Not identified; cap table and beneficial ownership pending |
| Skills gaps | Privacy contracting, finance, penetration testing and sales evidence |
| Income | Current income not supplied; forecast salary is not past salary |

09 / BUSINESS

# Target customers

Prioritise repeat supplier administration in small service agencies.

The initial segment is Irish service agencies with approximately 10 to 50 employees and enough repeat external suppliers to make document chasing a regular task. Operations managers are the primary user; an owner or finance manager may approve spending. The plan excludes public procurement, hospitals, regulated financial services and enterprise integrations at launch.

A minimum useful account may have 20 recurring suppliers and one employee responsible for annual document renewal. This threshold is a discovery hypothesis. Interview both buyers who use spreadsheets and buyers who already use workflow tools; rejecting the offer is useful evidence.

| Decision area | Plan and evidence |
| --- | --- |
| Primary user | Operations manager with recurring document collection |
| Budget owner | Agency owner or finance manager |
| Initial geography | Dublin; Irish domestic B2B only in the model |
| Qualifying task | Repeat supplier expiries and named approvals |
| Exclusions | Legal certification, financial regulation workflows and large integrations |

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# Segmentation targeting and positioning

Position the offer by task and switching cost.

Segment by supplier count, renewal frequency, current tool and purchasing authority. Target agencies whose operations manager currently chases documents each month and can approve a small software budget. Avoid customers seeking automated legal judgement, custom integrations or procurement transformation.

The proposed position is a focused supplier-document workspace with predictable pricing and exportable records. It must be tested against a configured spreadsheet or Airtable workflow. No claim of superior ratings, market leadership or validated willingness to pay is made.

**Segmentation targeting and positioning**

| Segment | Target | Position |
| --- | --- | --- |
| Supplier count, renewal frequency, existing tool and budget authority. | Dublin small service agencies with a named operations buyer and repeat administration. | Focused reminder and approval workflow; predictable workspace price. Test against configured tools. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

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# Value proposition canvas

The product hypothesis connects buyer tasks to measurable outcomes.

Customer jobs are requesting current documents, identifying overdue renewals and producing evidence for management review. Hypothesised pains are scattered attachments, unclear ownership and repeated follow-up. Desired gains are less chasing, a readable renewal calendar and fast export. These findings await interviews and pilot observation.

Proposed pain relievers are reminders, named request owners and document history. Gain creators are one workspace and standard exports. The product should not ingest sensitive identity records unless essential and lawful. Validation measures are setup time, successful task completion, repeated weekly use and actual payment.

**Value proposition canvas**

| Customer jobs | Products and services |
| --- | --- |
| Request current records, track expiries, review approvals and export evidence. | Workspace, upload requests, reminders, approvals and versioned exports. |
| **Pains hypothesis** | **Pain relievers hypothesis** |
| Scattered attachments, repeated chasing and unclear ownership. | Named owners, expiry lists and configurable reminders. |
| **Gains hypothesis** | **Gain creators hypothesis** |
| Less chasing and shorter review preparation. | One renewal calendar and repeatable evidence exports. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

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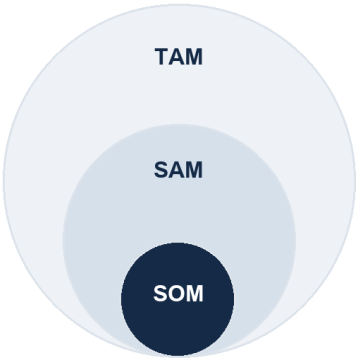
# Market size and trends

Market scope is defined while eligible buyer counts remain unknown.

TAM is the annual Irish spend potential for the defined supplier-document workspace among qualifying service agencies. SAM is the subset in Dublin that fits the launch offer and can be reached without integration work. Eligible buyer counts and willingness to pay are unavailable. CSO reports 136,809 Dublin enterprises in 2023 R6, a broad contextual count that includes many excluded sectors and cannot be multiplied by the subscription price to produce TAM.

TAM and SAM are therefore unavailable rather than fabricated. SOM is shown only as the first commercial-year sales hypothesis from the model. It is not a validated share of SAM. The consistent comparison period is July 2027 to June 2028, in net EUR; research must reconcile eligible firms, purchasing authority and spend before a share claim is permitted.

**TAM SAM SOM scope and evidence**




**TAM Ireland qualifying agencies**

Eligible buyers and annual category spend unknown.

**SAM Dublin launch segment**

Reachable qualifying agencies and spend unknown.

**SOM commercial-year sales hypothesis**

July 2027 to June 2028 modelled sales; not a validated market share.

EUR net annual scope. Circle areas are schematic and do not show market size.

**Planning framework and targets; no observed buyer evidence.**

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# PESTLE analysis

External constraints determine validation and operating choices.

Political support programmes may help qualified exporters, but eligibility and awards are uncertain; Enterprise Ireland support is excluded from cash funding R8. Economic pressure can lengthen sales cycles, so the Downside case delays launch and reduces conversion. Social adoption depends on users trusting a new supplier with business documents.

Technology risk is handled by a narrow application, tested backups and dependency updates. Legal work includes incorporation, tax registration, employment, privacy roles and processing contracts R1 to R5. Environmental measures focus on storage retention, efficient hosting and avoiding unnecessary travel rather than unverified carbon claims.

**PESTLE analysis**

| Political | Economic |
| --- | --- |
| R8 support programmes possible. No award or grant funding assumed. | Buyer budgets may constrain demos and wins. Downside delay and conversion test. |
| **Social** | **Technological** |
| Trust and habit change are unproven. Use synthetic demos and paid pilots. | Permissions, dependency updates and restore tests are essential. |
| **Legal** | **Environmental** |
| R1 to R5 incorporation, tax and processing contracts. Future law assumptions reviewed. | Measure storage and retention. No carbon certification or quantified savings. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

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# Local demand and evidence

The evidence register contains published facts and untested buyer hypotheses.

No demand observations have been collected. The research programme will recruit 20 Dublin agency operations decision makers, document current processes and test the €199 monthly price. Interviews are not purchase orders. Five paid-pilot offers are a launch gate; actual invoiced payments and retention must be recorded separately.

Use a dated consented interview log with buyer segment, task frequency, current spend, objections and follow-up permission. Publish aggregate findings without inventing success rates. A later funnel chart should distinguish contacted firms, eligible interviews, signed offers, paid accounts and retained accounts. The current diagram shows targets only.

**Demand evidence and validation targets**

| Observed today | Discovery target |
| --- | --- |
| 0 buyer interviews and 0 paid pilots. No orders or survey results supplied. | 20 interviews by month 2 and 8 prototype task sessions by month 4. |
| **Launch target** | **Retention gate** |
| Five signed paid-pilot offers by month 6. Targets are not achieved evidence. | Four of five paying workspaces retained after three months. Test before scaling. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

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# Competitors and positioning

Compare a focused product with tools customers can configure today.

The main substitution risk is retaining spreadsheets and email or configuring a general-purpose platform. Airtable publishes Team pricing at USD20 per seat per month billed annually R7. That is a different billing unit and currency from LedgerLane's EUR workspace offer; no false like-for-like saving is claimed.

Enterprise vendor-management platforms may offer broader integrations, but named quotes and local references are unavailable. Obtain three buyer-led alternative evaluations before concluding that focus commands a premium. The strategy canvas is an explicitly unvalidated management hypothesis, not a survey or competitor rating.

| Decision area | Plan and evidence |
|---|---|
| Spreadsheet and email | Existing buyer tools; licence cost and staff effort unknown |
| Airtable | Public Team USD20 per seat monthly billed annually R7 |
| LedgerLane proposal | EUR199 per workspace monthly; launch features unbuilt |
| Evidence gap | Configuration effort, feature fit and Irish procurement objections |

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# Porter five forces

Substitution and buyer power constrain the proposed monthly price.

Rivalry includes general workflow vendors and internal tools. Substitutes are strong because a spreadsheet can track dates with limited incremental cost. Buyer power is strong at pre-seed because the product has no references and offers monthly cancellation. New entrants can build basic reminders easily, so workflow reliability and support must carry the value.

Supplier power comes from cloud, email and payment providers plus scarce engineering capacity. Maintain exports, backups and a migration plan rather than suggesting a single host is risk free. Respond through a narrow buyer test, controlled support commitments and measured retention.

**Porter five forces**




**Planning framework and targets; no observed buyer evidence.**

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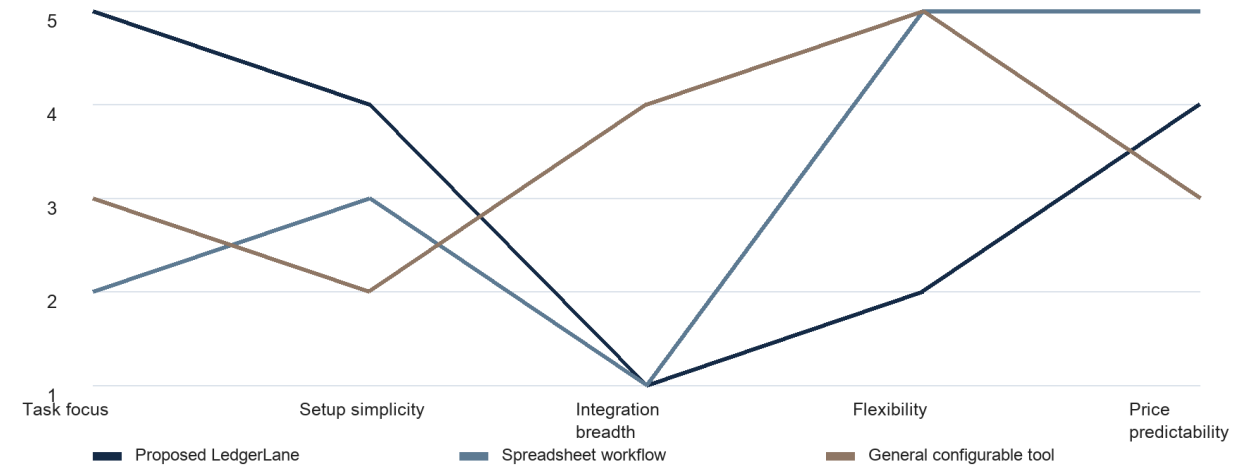
# Strategy canvas

The proposed positioning must be tested with buyers.

The diagram uses management-selected ordinal scores for task focus, setup simplicity, integration breadth, flexibility and price predictability. It compares the proposed offer with a spreadsheet workflow and general configurable software. These are hypothetical positions with no observed competitor ratings, not an empirical ranking.

The intended tradeoff is less breadth for faster supplier-renewal setup. If pilots require complex integrations or refuse the fixed workspace price, this positioning fails and the plan must change before paid acquisition expands.

**Strategy canvas hypothetical positions**




**Planning framework and targets; no observed buyer evidence.**

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# Location and premises

A flexible Dublin base supports customer access and remote delivery.

No retail premises are needed. The model includes €600 net monthly workspace and communications cost, with a €1,200 refundable deposit at setup. These are unquoted allowances and must be replaced with actual terms. A home-office approach may be suitable if lease, insurance and safety conditions permit.

The founder should compare a flexible workspace with remote operations, test reliable access and document remote-work safety responsibilities. No assumed planning permission, signed lease or business address is implied.

| Decision area | Plan and evidence |
|---|---|
| Premises | Dublin flexible workspace or compliant home office; unselected |
| Occupancy budget | EUR600 net monthly; allowance not quote |
| Deposit | EUR1200 refundable; startup asset separate from expense |
| Requirements | Address, insurance, broadband and employer safety checks |

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# Equipment and resource plan

Small hardware vintages are capitalised while development is expensed.

The opening asset schedule contains two €1,500 laptops and €1,000 networking and peripherals, all net allowances. Hardware is depreciated over 36 months from January 2027. A €1,500 support laptop starts in July 2028 and a €3,000 replacement vintage starts in January 2029. Each vintage has its own finite life and zero residual value.

Product development salaries and external security work are expensed because recognition criteria for capitalised software have not been established. A third-party security review is a launch requirement, but its cost is an allowance rather than a supplier quote.

| Decision area | Plan and evidence |
|---|---|
| Two opening laptops | EUR3000 net; January 2027; 36 months |
| Network and peripherals | EUR1000 net; January 2027; 36 months |
| Support laptop | EUR1500 net; July 2028; 36 months |
| Replacement laptops | EUR3000 net; January 2029; 36 months |
| Development | Expense payroll; no software asset recognised |

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# Product and service strategy

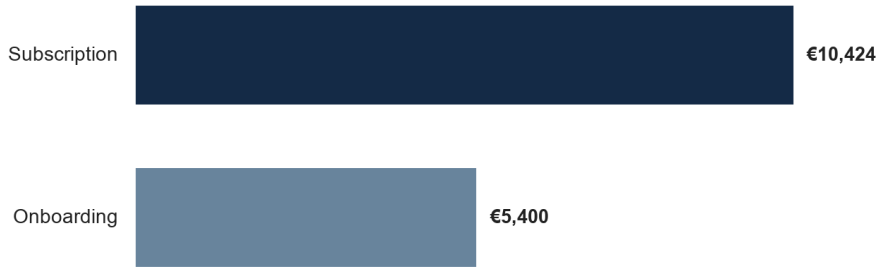
One subscription and one setup service keep the offer testable.

The launch workspace includes supplier records, uploads, expiry dates, reminder rules, named approvals, access permissions and CSV/PDF exports. Scope excludes automated document authenticity verification, identity checks, legal compliance certification, AI scoring and bespoke integrations. These exclusions reduce liability and development time.

Onboarding costs €300 net once per new workspace and includes up to three hours of setup and training. Subscription costs €199 net monthly, with 2% calendar-year planning price increases each January from 2028 in the Base assumption; actual contract timing remains unconfirmed. Annual contracts and deferred revenue are not modelled. Monthly invoices and same-month collections are prorated for additions and churn assumed evenly through the month, so recognised subscription revenue and receipts both use average active accounts.

| Decision area | Plan and evidence |
|---|---|
| Subscription | EUR199 net workspace/month; 23% domestic VAT assumption |
| Onboarding | EUR300 net once; 3 founder/support hours per new workspace |
| Mix | Revenue split generated from customer engine; no observed sales |
| Scope | Reminder and evidence workflow; no compliance judgement |
| Roadmap | Integrations only after paid customer research and refreshed costs |

**2027 forecast net revenue mix**




Base model forecast v1.0. Values are planning estimates, not observed sales or quotes.

**Base v1.0 model forecast in EUR; see saved workbook.**

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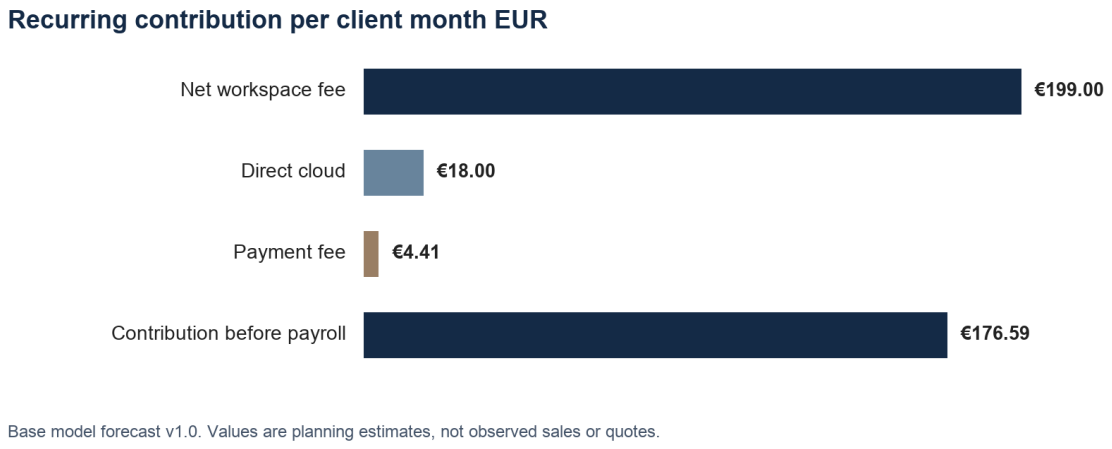
# Pricing and customer economics

Contribution must support paid work before the offer can scale.

The model derives monthly subscription from average active customers and the net workspace fee. Customer counts are expected values and may be fractional because churn is modelled probabilistically; actual invoicing will be whole accounts. Onboarding revenue follows gross additions only and does not repeat for retained accounts.

Direct cloud/email/storage cost is €18 per active workspace per month, onboarding cash cost is €30 per new workspace and payment processing is 1.8% of gross VAT-inclusive collections. Founder and support labour are included in payroll, not silently omitted from acquisition economics. Fully loaded acquisition cost also includes an explicit 35% founder-pay sales allocation.

| Decision area | Plan and evidence |
|---|---|
| Net subscription | EUR199 monthly before calendar-year planning increases |
| Direct variable cost | EUR18 per active workspace monthly |
| Onboarding | EUR300 net fee; EUR30 cash cost and 3 labour hours |
| Processing | 1.8% gross collections; unquoted allowance |
| Unit economics | Modelled contribution and CAC; no observed LTV claim |




**Base v1.0 model forecast in EUR; see saved workbook.**

22 / BUSINESS

# Competitor price comparison

Billing units and inclusions determine comparability.

Airtable’s public Team plan is USD20 per user per month when billed annually R7. The plan retains the source currency, seat unit and annual-payment condition. No exchange rate or tax adjustment is inferred.

LedgerLane’s proposed EUR199 workspace price includes a specific workflow and setup support is separately €300. A spreadsheet using existing office licences may have negligible incremental licence cost but an unknown labour cost. Buyers should compare their total time and tooling costs during pilots.

| Decision area | Plan and evidence |
|---|---|
| LedgerLane | EUR199/workspace/month net; unvalidated proposed offer |
| Airtable Team | USD20/user/month billed annually; public R7 |
| Spreadsheet/email | Existing licences and staff time; actual cost unknown |
| Comparison action | Test task fit, user count and setup effort before price claims |

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# Brand and customer experience

Trust depends on clear scope and reliable access.

LedgerLane is a working brand name. Use simple explanations of reminders, access and export. Never imply a certificate means a supplier is compliant or verified. Before purchase, show limitations, storage location, support hours, cancellation process and privacy terms.

The intended experience runs from task-based demo to a guided setup, first reminder and monthly review. Support should acknowledge requests within one business day during Irish business hours; this is a proposed commitment requiring staffing validation, not an agreed SLA or 24-hour service.

| Decision area | Plan and evidence |
|---|---|
| Promise | Know which supplier documents need attention |
| Demo | Use synthetic records and show export |
| Onboarding | Named owner, access setup and first reminder |
| Support | One business-day acknowledgement during stated hours |
| Cancellation | Export and agreed deletion procedure under contract |

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# Sales channels and process

The founder converts qualified demos into monthly paid accounts.

The model starts acquisition only after the launch month. Base qualified demos per month are 12, 24 and 36 in calendar years one, two and three, with a 25% win assumption. Downside uses 8, 16 and 24 demos and 15%; Upside uses 16, 32 and 48 and 30%. These are planning hypotheses, not observed pipeline.

Gross additions are capped by onboarding hours after serving existing customers. The founder cannot generate unlimited demos or onboard unlimited accounts. Direct website enquiries, referrals and outbound all feed the same demo schedule; they are not counted as independent extra revenue. Customers agree terms, pay setup and the first month, then receive access.

| Decision area | Plan and evidence |
|---|---|
| Reach | Founder research and permission-aware targeted contact |
| Qualify | Repeated task, budget authority, scope fit |
| Demo | Synthetic workflow and buyer task test |
| Close | Terms, monthly payment and onboarding fee |
| Deliver | Three setup hours; record payment and activation |
| Forecast | Demos × conversion capped by support/onboarding hours |

25 / BUSINESS

# Launch marketing

Spend supports evidence collection before scaled acquisition.

Marketing is a fixed allowance rather than a revenue percentage: €500 net per month before launch, then €1,500 in year one, €2,000 in year two and €2,500 in year three. The same programme supports the forecast demos; no automatic sales response to spend is claimed. It includes landing-page work, research recruitment and narrow campaigns, with allocation to be refined after tests.

The startup budget separately includes €3,000 net for brand, website and research setup. Avoid double counting those prelaunch costs in monthly advertising. Measure demo source, qualified cost and paid conversion; stop a campaign after a pre-agreed experiment if it delivers no qualified conversations.

| Decision area | Plan and evidence |
| --- | --- |
| Before launch | EUR500 monthly research and awareness |
| After launch year one | EUR1500 monthly acquisition budget |
| Year two and three | EUR2000 and EUR2500 monthly |
| Startup | EUR3000 one-off website and research allowance |
| Control | Evaluate qualified demos and payments; no invented ROAS |

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# Retention and ongoing sales

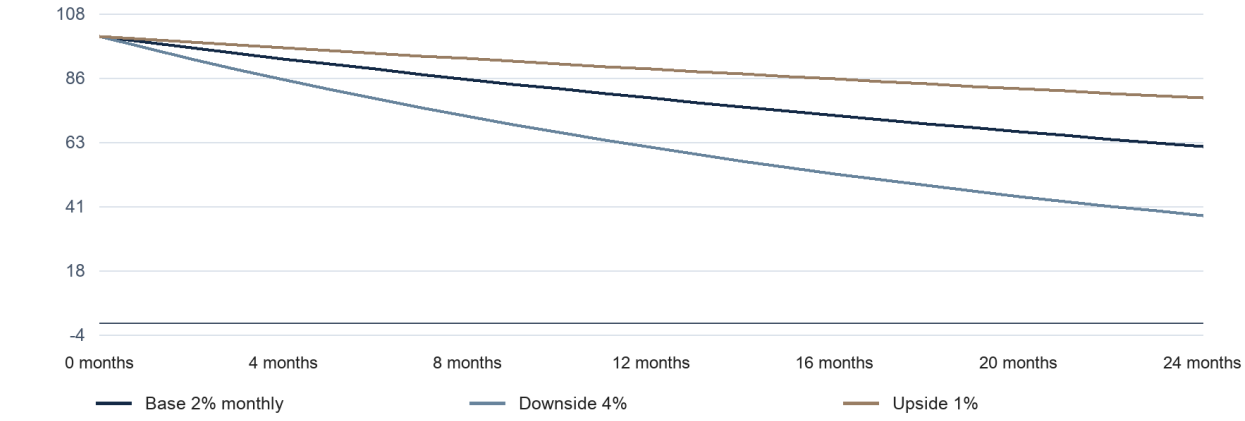
Renewal depends on repeated use and a useful expiry calendar.

Base monthly churn is 2%, Downside 4% and Upside 1%. Cohort charts show mathematical retention at those rates; they do not show measured customers. The founder must distinguish voluntary cancellation, failed payment and business closure. No expansion revenue or automatic seat growth is forecast.

A monthly workspace review should check reminder use, overdue items and export activity. Conduct exit interviews with permission and provide clean export and deletion. If three-month pilot retention is below four of five paying workspaces, pause acquisition and revise the offer rather than scaling a weak cohort.

| Decision area | Plan and evidence |
|---|---|
| Retention input | 2% Base monthly churn; unvalidated |
| Review | Reminder usage, overdue tasks, payment and support effort |
| Pilot gate | At least four of five paying workspaces retained at 3 months |
| Expansion | None modelled; new features need costs and demand evidence |
| Exit | Export and deletion under agreed policy |

**Hypothetical cohort retention share**




Forecast v1.0. EUR net unless indicated. No observed traction. Negative cash is unmet funding.

**Base v1.0 model forecast in EUR; see saved workbook.**

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# Daily operations and suppliers

A narrow release process keeps the two-person team accountable.

The engineer maintains code review, test coverage for key permissions, dependency scanning and deployment rollback. The founder reviews requested changes and approves release priorities. Daily checks cover failed reminders, storage health, payments and access anomalies. A monthly reconciliation ties paid accounts to recognised revenue.

Cloud, email, payments and professional advisers are unselected. Request EU storage terms, subprocessors, support and exit provisions before signing. Restore from backup quarterly, test permissions before releases and record incidents. No provider certification is attributed without documentation.

| Decision area | Plan and evidence |
| --- | --- |
| Daily | Reminder failures, access anomalies and payment exceptions |
| Weekly | Release review and customer feedback |
| Monthly | Accounts, invoices, tax and cash reconciliation |
| Quarterly | Backup restore and risk review |
| Supplier gate | Terms, processing contract, continuity and exit plan |

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# Sustainability practices

Measure operational choices without claiming an unverified carbon benefit.

Data minimisation and retention limits reduce unnecessary storage. Request the cloud provider’s published environmental reporting but do not convert it into an unsupported product footprint. Repair and reuse equipment where security and warranty allow. Online demos reduce travel requirements; actual travel savings are not quantified.

Measure stored gigabytes per active account, expired records deleted under policy, hardware lifespan and business travel. The engineer owns storage metrics and the founder owns purchases and travel. No offsets, certification or carbon-neutral claim are assumed.

| Decision area | Plan and evidence |
| --- | --- |
| Storage | Track GB/account and delete under customer-approved retention |
| Hardware | 36-month useful life; repair/reuse subject to security |
| Travel | Remote demos where suitable; no quantified carbon claim |
| Evidence | Provider reports are context; no product certification claimed |

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# Staffing and training

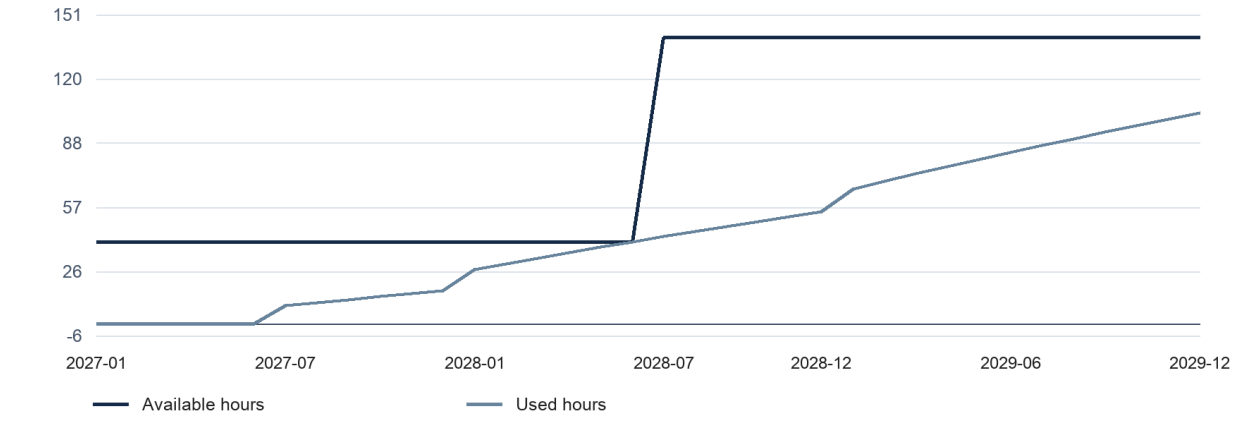
Paid capacity limits onboarding and existing-account support.

The founder receives €42,000 gross annual salary and the engineer €60,000 from month one. A support employee receives €36,000 from month 19. The model increases salaries 3% annually and adds a 16% employer cost allowance for contributions, pension and benefits. This allowance is not a statutory PRSI calculation and must be replaced with adviser-confirmed employment classifications and rates.

The founder allocates 40 monthly hours to onboarding and support alongside sales and management. Support adds 100 productive hours per month from month 19, after leave, meetings and training. Each active account consumes 0.5 hours monthly and each new account needs 3 hours. New additions are capped by remaining hours, so higher conversion does not create impossible delivery capacity.

| Decision area | Plan and evidence |
|---|---|
| Founder | EUR42000 gross/year; full-time; 40 support hours/month |
| Engineer | EUR60000 gross/year; full-time from month 1 |
| Support | EUR36000 gross/year from month 19; 100 productive hours/month |
| Employer load | 16% planning allowance; local payroll status and rates pending |
| Capacity | 0.5 hour/account/month plus 3 hours/new account |

**Monthly service capacity and workload hours**




Forecast v1.0. EUR net unless indicated. No observed traction. Negative cash is unmet funding.

**Base v1.0 model forecast in EUR; see saved workbook.**

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# Staff skills and fair work

Hiring requires clear duties, paid training and local employment review.

Engineer selection should test permission design, secure document handling and maintainability. Support training covers onboarding, access requests and escalation without legal advice. Founder training must include cash management and privacy accountability. The 2026 adult minimum wage is €14.15 per hour R9; forecast salaries are above that comparator at 40 hours weekly but future statutory pay changes must be checked.

Written contracts should state duties, pay, hours, leave and remote-work expectations. Keep work scheduling predictable, provide safe equipment and a grievance route, and avoid unpaid probation or volunteer labour. The 16% employer load remains an allowance; statutory PRSI, auto-enrolment and founder status need professional confirmation for 2027.

| Decision area | Plan and evidence |
|---|---|
| Recruitment | Demonstrated skills and references; no invented credentials |
| Training | Paid onboarding and security instruction |
| Hours | 40 paid weekly; productive capacity separately reduced |
| Fair work | Written terms, leave, safety, grievance and equal treatment |
| Pay review | Recheck statutory 2027 requirements before contracts |

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# Legal and insurance requirements

Registration and privacy controls are launch gates.

Complete LTD incorporation and appoint appropriate officers through the CRO R4. Obtain Revenue tax and VAT registrations and adviser review of domestic software VAT and founder employment treatment. The model holds current 23% standard VAT and 12.5% trading tax assumptions through 2029; these are future-law assumptions, not guarantees R1 R2.

Assess controller and processor roles, use documented processing instructions and contracts, identify subprocessors and international transfers, and agree deletion and breach procedures R5 R10. Obtain cyber and professional indemnity insurance quotes; the €150 monthly allowance is not bound coverage. No legal-compliance certification is claimed.

| Decision area | Plan and evidence |
|---|---|
| Corporate | CRO incorporation, officers and beneficial ownership; pending |
| Tax | Registration and adviser-confirmed VAT/payroll; pending |
| Privacy | Processing contract, roles, subprocessors, retention and transfers |
| Security | Risk review, permission tests, backup and incident response |
| Insurance | Cyber/professional indemnity; EUR150/month allowance unquoted |

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# Opening roadmap

The dates are conditional on evidence and funding.

January and February 2027 are for discovery and a cash commitment review. March and April are for a narrow prototype and usability tests. May and June are for terms, security assessment, recovery testing and signed paid-pilot offers. July is a launch hypothesis only if the gates pass.

If funding, security or buyer evidence fails, do not trigger hiring beyond available cash or represent the timetable as secured. The Downside case moves launch to October 2027 while payroll continues, making the cost of delay visible. A stop decision is an acceptable outcome of pre-seed validation.

**Conditional validation and launch roadmap**

| January February 2027 | March April 2027 |
| --- | --- |
| 20 interviews and verified founder liquidity. Stop if task value is absent. | Narrow prototype and eight task tests. Check permissions and export. |
| **May June 2027** | **July 2027** |
| Five paid offers, contracts, recovery test and security review. | Paid launch only after gates. Forecast launch does not mean commitment. |

Planning framework. Buyer findings and scores remain unvalidated.

**Planning framework and targets; no observed buyer evidence.**

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# Risks and management actions

Cash, willingness to pay and document security dominate the launch decision.

The largest financial risk is spending before a funding commitment. The default case excludes the prospective outside round and shows the resulting cash deficit. Pause new commitments when forward funded runway falls below six months. Negative cash is a funding gap and does not create a loan or overdraft.

Demand risk is managed by paid offers and retention rather than interview enthusiasm alone. Security risk requires access controls, recovery testing and an incident plan. Founder concentration needs documented processes and temporary external cover. Launch delay, higher churn and weaker conversion are explicit Downside inputs; inflation and supplier pricing must be reviewed quarterly.

| Decision area | Plan and evidence |
|---|---|
| Funding | Board review monthly; no round counted until controlled switch enabled |
| Demand | Paid offers and retention gates; stop if rejected |
| Security | Least privilege, tested restore and breach response |
| Concentration | Document procedures and contract contingency support |
| Capacity | Cap new clients by available productive hours |
| Tax and law | Annual adviser review; future rates uncertain |

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# Research and evidence

Primary sources establish context and obligations, not demand.

The retained source register records URLs, UTC retrieval, SHA256 hashes and supported claims. R1 to R3 are Revenue tax guidance; R4 CRO registration; R5 and R10 Data Protection Commission; R6 CSO enterprise context; R7 Airtable pricing; R8 Enterprise Ireland support; R9 official wage guidance and R11 Revenue capital allowances. Failed archive retrievals must remain flagged rather than represented as archived evidence.

These sources do not prove the proposed customer segment exists at a particular size, that customers will pay €199 or that investors will subscribe. All commercial figures are author-selected hypotheses. Interviews, site terms, supplier quotes, insurance terms and proof of funds are outstanding.

| Decision area | Plan and evidence |
|---|---|
| Official context | R1 R2 R3 R4 R5 R6 R8 R9 R10 R11 |
| Competitor primary source | R7 Airtable official pricing; different unit and currency |
| Commercial evidence | No interviews, pilot payments, signed leases or investor terms |
| Research archive | sources/source-register.json with URLs UTC and hashes |

**R1 https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/basis-of-charge.aspx**

**R2 https://www.revenue.ie/en/vat/vat-rates/what-are-vat-rates/standard-rate-vat.aspx**

**R3 https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/trading-losses.aspx**

**R4 https://cro.ie/registration/company/**

**R5 https://www.dataprotection.ie/en/organisations/know-your-obligations/controller-and-processor-relationships**

**R6 https://www.cso.ie/en/releasesandpublications/ep/p-biiilb/businessinireland2023-insightsonthelifecycleofbusinesses/keyfindings/**

**R7 https://airtable.com/pricing**

**R8 https://www.enterprise-ireland.com/en/supports/start-ups**

**R9 https://enterprise.gov.ie/en/publications/publication-files/sme-test-si-472-of-2025-2026-national-minimum-wage.pdf**

**R10 https://dataprotection.ie/en/organisations/know-your-obligations/data-security-guidance**

**R11 https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/capital-allowances-and-deductions.aspx**

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# Quotes and assumptions

Replace allowances with dated evidence before committing cash.

The model separates published rates from planning inputs. Price, conversion, churn, salaries, cloud cost, premises, marketing, asset costs and insurance are estimates. Founder equity is not verified and prospective investor equity is not committed. No valuation, exit multiple, grant or borrowing is included.

Prioritise proof of founder liquidity, engineering compensation, workspace and insurance terms, processor pricing and legal/security work. Every changed input requires model recalculation and a refreshed model-results capture before changing the financial narrative.

| Decision area | Plan and evidence |
| --- | --- |
| Quotes missing | Cloud/email, insurance, workspace, laptops, legal/security |
| Buyer assumptions | Price, demos, win rate, churn, support time and onboarding |
| Funding assumptions | Founder EUR100000; proposed investor EUR250000 excluded default |
| Review date | Planning as of 3 October 2026; launch and law recheck in 2027 |

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# Startup costs and funding

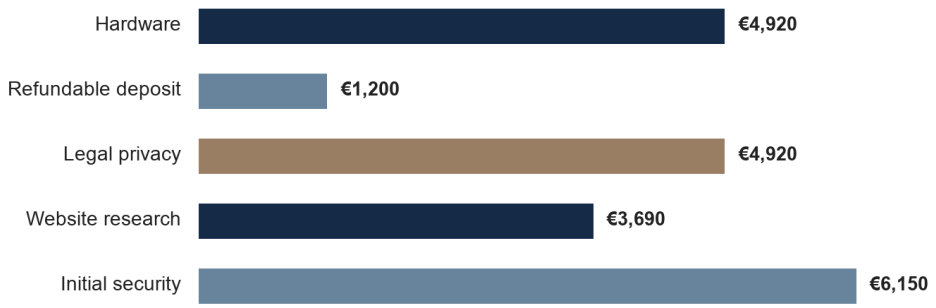
Funding is fixed by explicit inputs and never closes a cash deficit automatically.

The proposed founder equity is €100,000 at setup, subject to proof of available cash. A prospective €250,000 equity round in month one is shown only when its explicit switch is enabled. Default switch zero excludes that round. No investor, award, lender, security or committed term is asserted. Enterprise Ireland support may be investigated R8 but is excluded from the forecast.

Startup uses distinguish €4,000 hardware, €1,200 refundable deposit, €4,000 legal/privacy setup, €3,000 website/research and €5,000 initial security work, all net allowances. Recoverable input VAT remains an asset unless offset by output VAT; no cash refund is assumed. The target cash reserve is a requirement, not an expense.

| Funding line | EUR and status |
|---|---|
| Setup cash uses | €20,880 |
| Target reserve | €30,000 |
| Setup requirement including reserve | €50,880 |
| Founder proposed equity | €100,000 |
| Opening cash after setup | €79,120 |
| Default operating funding gap | €128,796 |
| Conditional outside round | €250,000 fixed; no investor; excluded default |

**Setup gross cash uses EUR**




Base model forecast v1.0. Values are planning estimates, not observed sales or quotes.

**Base v1.0 model forecast in EUR; see saved workbook.**

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# Itemized startup costs

The initial uses are cash expenses, hardware and a refundable deposit.

Opening costs are unquoted and paid before January 2027. Legal/privacy, website/research and initial security work are expensed in the opening retained loss; hardware is capitalised and depreciated over 36 months. The deposit is a separate balance-sheet asset. There is no inventory and no purchased or capitalised software asset.

Input VAT is assumed recoverable after registration, with no cash refund forecast. The opening VAT credit offsets later domestic output VAT. Actual invoice eligibility must be confirmed. Startup expense cash is not charged again to monthly operating expenses.

| Use | Net EUR | Cash EUR |
|---|---|---|
| Hardware assets | €4,000 | €4,920 |
| Refundable deposit | €1,200 | €1,200 |
| Legal privacy setup | €4,000 | €4,920 |
| Website research | €3,000 | €3,690 |
| Initial security | €5,000 | €6,150 |
| **Total setup cash uses** | **€17,200** | **€20,880** |

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# Owner personal survival budget

Founder salary is paid from month one and tested against an illustrative budget.

The founder receives €3,500 gross per month in year one. A 72% net-retention allowance implies €2,520 take-home, but this is not an Irish payroll calculation. The personal budget assumes €1,400 housing, €450 food/utilities/phone, €200 transport, €170 insurance and €300 savings/contingency, totalling €2,520 monthly. It covers one adult only and is not the actual founder's household budget.

No other reliable income or current salary is supplied. Confirm household commitments, debt, dependants and net payroll before accepting this salary. Do not move founder pay into drawings to improve the reported profit; it remains an operating payroll cost with the employer allowance.

| Decision area | Plan and evidence |
|---|---|
| Housing | EUR1400/month hypothesis |
| Food utilities phone | EUR450/month |
| Transport | EUR200/month |
| Insurance | EUR170/month |
| Savings contingency | EUR300/month |
| Other reliable income | EUR0 assumed; unverified |
| Required net | EUR2520; gross EUR3500 × 72% allowance |

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# Financing terms and security

The proposed round is equity and no security value enters cash.

The funding plan assumes cash equity and no debt. The €250,000 prospective pre-seed round has no agreed valuation, investor, closing date, dilution, preference rights or conditions. The month-one timing is a sensitivity input, not a commitment. The user must obtain written terms and board approval before enabling it as a funded operating case.

No assets or guarantees are offered as security and no security valuation is used as funding. Founder liquidity and a realistic closing timetable are required. The PSSF published by Enterprise Ireland is a potential programme to discuss, not a modelled award R8.

| Decision area | Plan and evidence |
|---|---|
| Instrument | Founder cash equity; prospective external equity only |
| Confirmed funding | None evidenced |
| Prospective amount | EUR250000; switch disabled default |
| Security and guarantee | None assumed; no debt |
| Terms | Valuation, dilution and rights not modelled or agreed |

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# Revenue forecast and capacity

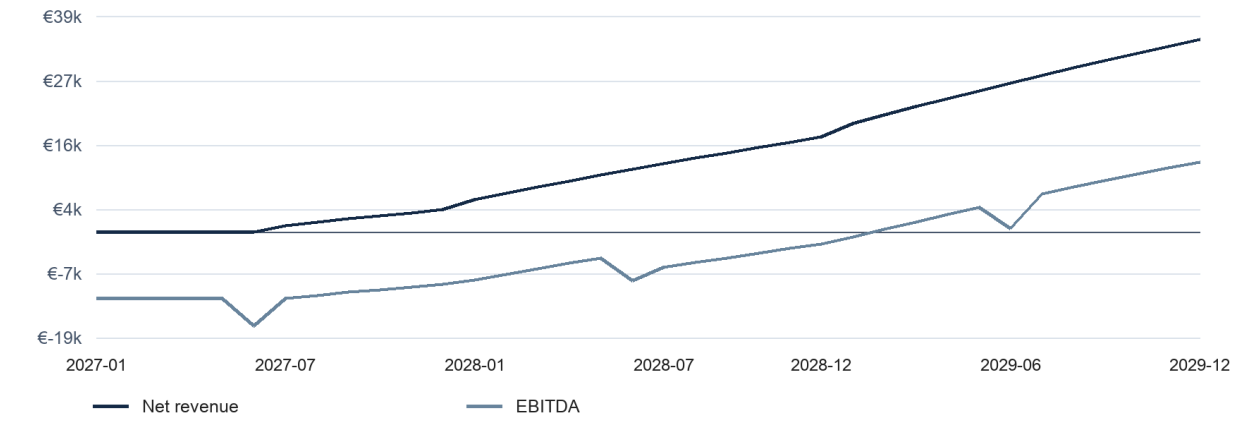
The customer engine links demos, wins, churn and service hours.

The 36 monthly periods run January 2027 to December 2029, with three calendar-year summaries. Revenue begins only at the selected launch month. New clients equal qualified demos times win rate, capped by available onboarding hours. Existing customers churn at the selected monthly rate; revenue uses average active customers, assuming additions and losses occur evenly through the month.

The support constraint reserves 0.5 hours per opening active client plus 3 hours for each gross addition. Forty founder hours monthly and 100 support hours from month 19 define productive capacity. If service capacity is zero or below existing-account obligations, the break-even display must say Not achievable and warn of the shortfall.

| Line | 2027 | 2028 | 2029 |
|---|---|---|---|
| Net revenue | €15,824 | €140,371 | €329,613 |
| Closing active clients | 17.1 | 78.0 | 158.1 |
| Gross new clients | 18.0 | 71.9 | 108.0 |
| Max recurring service clients | 80 | 280 | 280 |
| Recurring break-even clients | 73.7 | 96.4 | 99.2 |

**Monthly net revenue and EBITDA EUR**




Forecast v1.0. EUR net unless indicated. No observed traction. Negative cash is unmet funding.

**Base v1.0 model forecast in EUR; see saved workbook.**

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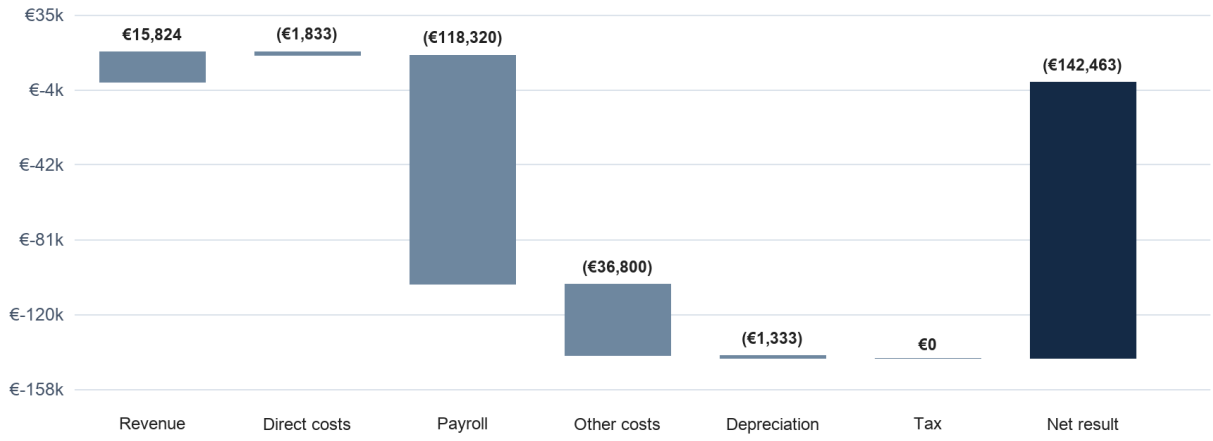
# Costs and projected profit

Paid payroll and pre-revenue costs create legitimate losses.

The full operating cost build includes subscription variable cost, onboarding cash cost, processing fees, founder and engineer salaries, later support salary, employer load, workspace, marketing, software administration, insurance, maintenance and periodic security work. Payroll rises 3% each calendar year. Marketing and support hiring follow dated schedules rather than a percentage of revenue.

Depreciation covers each hardware vintage for its finite 36-month life. Trading tax is a simplified 12.5% annual YTD provision after eligible loss carryforward, including reversals when later losses reduce the year’s provision; taxable profit uses EBITDA less planned tax capital allowances rather than blindly equating accounting depreciation with tax deductions. Tax eligibility and future rates require accountant review. Startup legal and setup costs are excluded from opening tax losses conservatively; operating deductions assume the same trade begins in January 2027. Normal tax capital allowances R11 are capped by each vintage’s remaining basis.

**2027 net result bridge EUR**




Base v1.0 January to December 2027. Owner and employee payroll included.

**Base v1.0 model forecast in EUR; see saved workbook.**

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# Profit and loss forecast

The forecast links every line to the verified monthly model.

The Base case produces net revenue of €15,824, €140,371 and €329,613 in 2027, 2028 and 2029 respectively. Paid founder, engineer and later support costs are included. Net results are (€142,463), (€69,188) and €65,773. Profit does not eliminate the earlier cash deficit.

Subscription fees exclude VAT and founder salary remains an operating cost. Equity is financing, not revenue. The completed statements disclose annual losses, cash deficits and the separate effect of conditional funding. No successful raise is assumed.

| Line | 2027 | 2028 | 2029 |
|---|---|---|---|
| Net revenue | €15,824 | €140,371 | €329,613 |
| Variable direct costs | €1,833 | €15,800 | €36,377 |
| **Gross profit** | **€13,990** | **€124,571** | **€293,235** |
| Paid founder payroll | €48,720 | €50,182 | €51,687 |
| Paid engineer payroll | €69,600 | €71,688 | €73,839 |
| Paid support payroll | €0 | €21,506 | €44,303 |
| Other operating expenses | €36,800 | €48,800 | €54,800 |
| **EBITDA** | **(€141,130)** | **(€67,605)** | **€68,606** |
| Book depreciation | €1,333 | €1,583 | €2,833 |
| **Operating profit** | **(€142,463)** | **(€69,188)** | **€65,773** |
| Interest | €0 | €0 | €0 |
| Current tax expense | €0 | €0 | €0 |
| **Net profit or loss** | **(€142,463)** | **(€69,188)** | **€65,773** |

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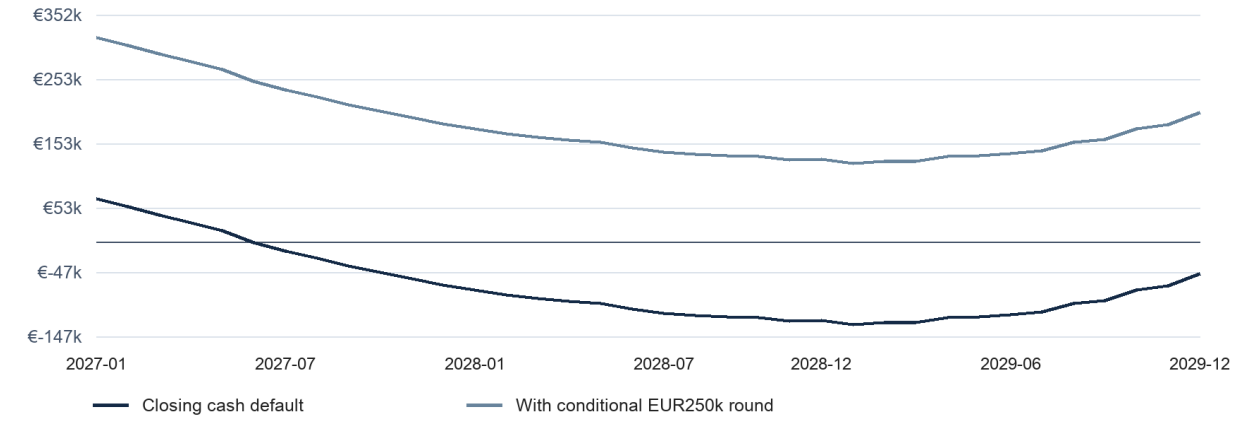
# Cash flow and financial position

Cash deficits remain visible with no overdraft plug.

The cash flow starts after setup equity and spending. Monthly collections include domestic VAT; operating payments include assumed recoverable VAT on eligible purchases. Opening input VAT credit carries forward and no refund is assumed. Positive VAT from a closed two-month period is settled the following month, with monthly credit carryforward and no refunds. Payment dates within that month are simplified.

Payroll and supplier expenses are paid in the same month, so receivables and trade payables are zero assumptions. Taxes are accrued in the statement and settled annually for planning simplicity. Assets are cash, deposit, hardware and VAT credit; liabilities are VAT and current tax balances. Negative cash is labelled unmet funding rather than a bank facility.

**Monthly cash and unmet funding EUR**




Forecast v1.0. EUR net unless indicated. No observed traction. Negative cash is unmet funding.

**Base v1.0 model forecast in EUR; see saved workbook.**

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# Cash flow forecast months one to six

January to June 2027 contains paid development and no subscription receipts.

No customer revenue is forecast before launch in the Base case. Founder and engineer pay, workspace and prelaunch marketing consume cash during the validation programme. Prospective external equity is excluded by default and enters month one only if the explicit funding switch is enabled.

The table shows opening cash, gross customer receipts, equity inflows, supplier payments, payroll, capital purchases, VAT and income-tax settlements, net change and closing cash. It ties to the native-recalculated saved workbook. Negative cash in June identifies the funding gap before the Base launch.

| Cash flow line | 2027-01 | 2027-02 | 2027-03 | 2027-04 | 2027-05 | 2027-06 |
|---|---|---|---|---|---|---|
| Opening cash | €79,120 | €66,650 | €54,180 | €41,710 | €29,240 | €16,770 |
| Gross customer receipts | €0 | €0 | €0 | €0 | €0 | €0 |
| Equity received | €0 | €0 | €0 | €0 | €0 | €0 |
| Variable supplier payments | €0 | €0 | €0 | €0 | €0 | €0 |
| Gross other operating payments | €2,610 | €2,610 | €2,610 | €2,610 | €2,610 | €8,760 |
| Payroll payments | €9,860 | €9,860 | €9,860 | €9,860 | €9,860 | €9,860 |
| Gross capex cash | €0 | €0 | €0 | €0 | €0 | €0 |
| VAT and income tax paid | €0 | €0 | €0 | €0 | €0 | €0 |
| Net cash change | (€12,470) | (€12,470) | (€12,470) | (€12,470) | (€12,470) | (€18,620) |
| **Closing cash or funding gap** | **€66,650** | **€54,180** | **€41,710** | **€29,240** | **€16,770** | **(€1,850)** |

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# Cash flow forecast months seven to twelve

July to December 2027 tests the first paid cohorts.

The Base case starts billing in July, while Downside begins in October. Customer additions are derived from qualified demos and capped by onboarding hours. Working-capital assumptions do not add a deferred annual billing benefit: customers pay monthly only.

Opening July cash equals closing June. The table preserves negative cash throughout the opening commercial half year. No outside round is included in the default case; the fixed proposed equity amount enters only under its separate switch, subject to actual commitment.

| Cash flow line | 2027-07 | 2027-08 | 2027-09 | 2027-10 | 2027-11 | 2027-12 |
|---|---|---|---|---|---|---|
| Opening cash | (€1,850) | (€14,246) | (€25,994) | (€37,107) | (€47,598) | (€57,479) |
| Gross customer receipts | €1,474 | €2,201 | €2,914 | €3,612 | €4,296 | €4,966 |
| Equity received | €0 | €0 | €0 | €0 | €0 | €0 |
| Variable supplier payments | €170 | €249 | €327 | €402 | €476 | €549 |
| Gross other operating payments | €3,840 | €3,840 | €3,840 | €3,840 | €3,840 | €3,840 |
| Payroll payments | €9,860 | €9,860 | €9,860 | €9,860 | €9,860 | €9,860 |
| Gross capex cash | €0 | €0 | €0 | €0 | €0 | €0 |
| VAT and income tax paid | €0 | €0 | €0 | €0 | €0 | €0 |
| Net cash change | (€12,396) | (€11,748) | (€11,113) | (€10,491) | (€9,881) | (€9,283) |
| **Closing cash or funding gap** | **(€14,246)** | **(€25,994)** | **(€37,107)** | **(€47,598)** | **(€57,479)** | **(€66,761)** |

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# Financial position summary

Equity and retained losses reconcile without an unexplained balancing entry.

The balance sheet links cash to cash flow, hardware to the asset schedule, deposit to setup uses and recoverable VAT to the tax schedule. No inventory, receivables or supplier credit is assumed. Current tax and VAT balances are the only operating liabilities.

Paid equity equals the fixed founder input plus the prospective amount only if enabled. Retained earnings start with startup expense loss and roll with monthly net income. Every month's assets less liabilities and equity must reconcile within €0.01. Negative cash signals an unfunded plan; it is not relabelled as approved debt.

| Line | 2027 | 2028 | 2029 |
|---|---|---|---|
| Cash | (€66,761) | (€122,052) | (€49,326) |
| Deposit | €1,200 | €1,200 | €1,200 |
| Hardware net book value | €2,667 | €2,583 | €2,750 |
| VAT credit | €8,432 | €0 | €0 |
| **Total assets** | **(€54,463)** | **(€118,268)** | **(€45,376)** |
| VAT liability | €0 | €5,383 | €12,502 |
| Current tax payable | €0 | €0 | €0 |
| Borrowing | €0 | €0 | €0 |
| **Total liabilities** | **€0** | **€5,383** | **€12,502** |
| Paid equity | €100,000 | €100,000 | €100,000 |
| Retained earnings | (€154,463) | (€223,651) | (€157,878) |
| **Total equity** | **(€54,463)** | **(€123,651)** | **(€57,878)** |
| Liabilities plus equity | (€54,463) | (€118,268) | (€45,376) |
| **Balance difference** | **€0** | **€0** | **€0** |

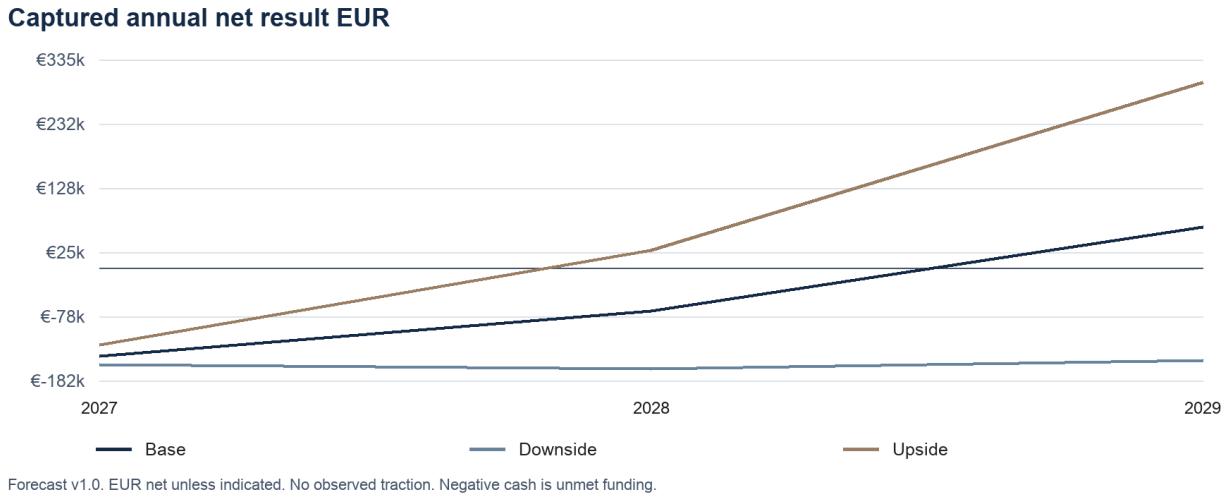
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# Break even and scenarios

Profit break-even differs from available runway.

Base recurring break-even in December 2029 is 99.2 active clients against 280 support capacity. The forecast has 158.1 closing clients. Recurring break-even excludes onboarding fees. Before launch the model may show installed-base economics but revenue remains zero.

Every case defaults to no outside equity. Base needs at least €128,796 beyond the proposed founder funds to avoid any negative balance over this horizon, without a safety reserve. Downside needs €393,281. The fixed prospective €250,000 round would cover the Base deficit if it closes at month one, but cannot cover the full Downside requirement. These are captured v1.0 snapshots; the workbook flags stale or missing inputs after changes.




**Base v1.0 model forecast in EUR; see saved workbook.**

| Captured v1.0 metric | Base | Downside | Upside |
|---|---|---|---|
| 2027 revenue | €15,824 | €1,845 | €37,042 |
| 2028 revenue | €140,371 | €40,374 | €244,642 |
| 2029 revenue | €329,613 | €96,004 | €611,428 |
| **2027 net loss** | **(€142,463)** | **(€155,434)** | **(€123,919)** |
| **2028 net loss** | **(€69,188)** | **(€163,087)** | **€27,950** |
| **2029 net loss** | **€65,773** | **(€149,334)** | **€298,051** |
| Minimum monthly cash | (€128,796) | (€393,281) | (€45,375) |
| **2029 closing cash** | **(€49,326)** | **(€393,281)** | **€312,024** |

### Recurring break even and available support clients




Forecast v1.0. EUR net unless indicated. No observed traction. Negative cash is unmet funding.

**Recurring break-even excludes onboarding. Unachievable cases are omitted from the line and identified in the workbook.**

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# Model guide and completion

Editable inputs drive linked results and a retained audit trail.

The workbook contains Assumptions, Startup, Customers, Cohorts, PayrollAssets, Statements, Annual, Scenarios, Dashboard, Checks and Charts. One case selector drives the monthly build; scenario columns are inputs, not separate hardcoded statements.
Financial-model/working/build_model.mjs is retained for repeatable construction.

The saved Excel workbook, model-results.json and retained build_model.mjs share version 1.0, EUR and January 2027 to December 2029. The native recalculation and visual QA record accompanies this plan. Change blue inputs, select Base/Downside/Upside, then recalculate. Named comparison snapshots require regeneration when their all-case status reports STALE or MISSING INPUT. No funding input automatically closes a deficit.

| Decision area | Plan and evidence |
|---|---|
| Inputs | Blue assumptions with units, sources and missing-input checks |
| Periods | January 2027 to December 2029; EUR net monetary statements |
| Scenarios | Selector plus separately controlled prospective funding |
| Code and capture | Retained build_model.mjs and versioned model-results.json |
| Completion | Model verify, integrate figures, native TOC, render and review |