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# OUR VISION & MISSION

## Our Mission

FutureFocus Financial is dedicated to empowering individuals and businesses to achieve a secure and prosperous future through personalized financial planning. By offering services in accounting, bookkeeping, auditing, tax consultancy, and more, we ensure our clients can make informed decisions grounded in transparency, integrity, and adaptability. Our mission is to provide comprehensive strategies that address changing circumstances and market trends, helping clients confidently reach their long-term financial goals and safeguard their financial well-being.

## Our Vision

FutureFocus Financial envisions a future where every individual and business has access to the resources and knowledge necessary to achieve financial security and prosperity. Our goal is to be the leading financial planning firm known for innovative strategies, exceptional client service, and unwavering commitment to ethical practices. In twenty years, we aim to have helped thousands of clients confidently navigate their financial journeys, adapting to evolving markets and life changes with resilience and foresight, thereby building a legacy of financial wellness and stability for generations to come.



# Summary Financials Dashboard

### Key performance indicators

(Base Scenario Y3)

**\$ 423,600**

### Revenue

**\$ 169,440**

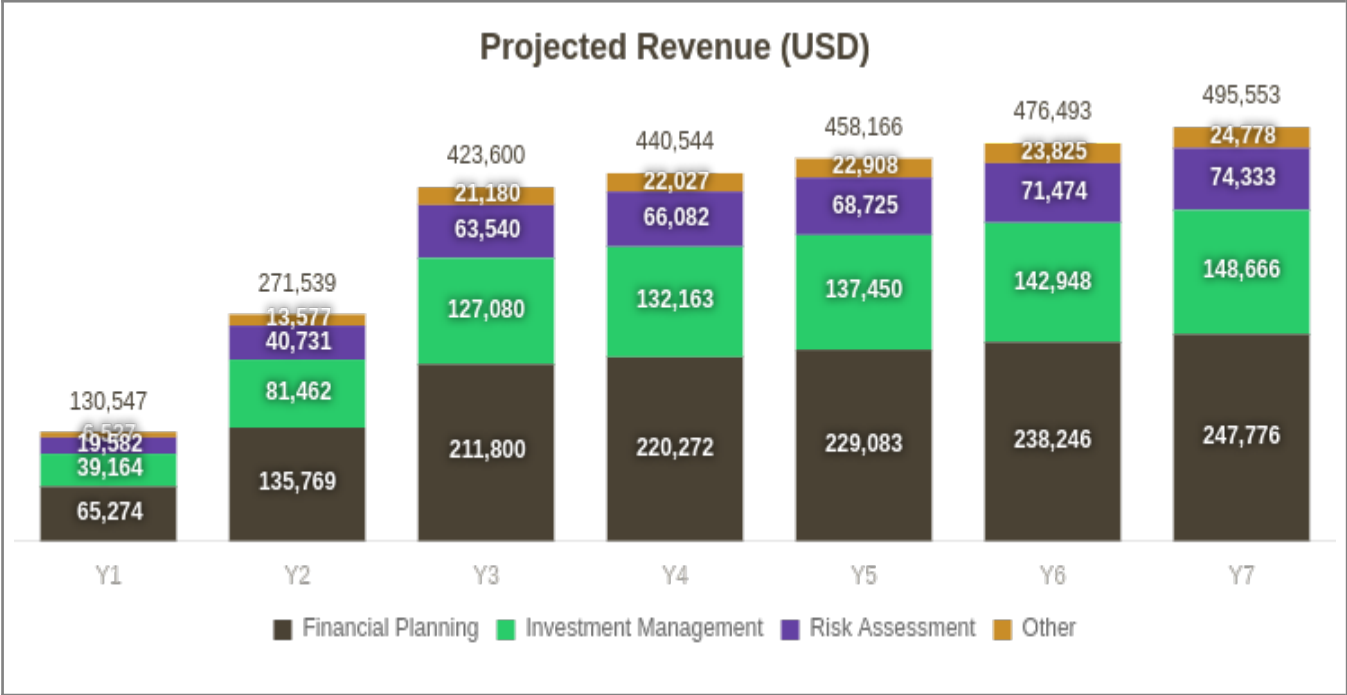
### Gross Profit

**\$ 89,380**

### EBITDA

**0.00%**

### Target Market Share



### Margins (Stabilized by Y3)

#### GP Margin



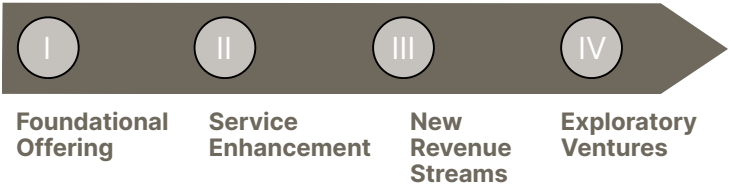
#### EBITDA Margin



#### PbT Margin

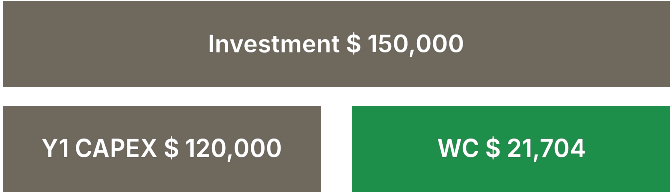


### Project Phases



### Funding round is aimed to accelerate the development of Phases and create core infrastructure for operations.

Investment will be used to finance CAPEX, WC buffers, etc.

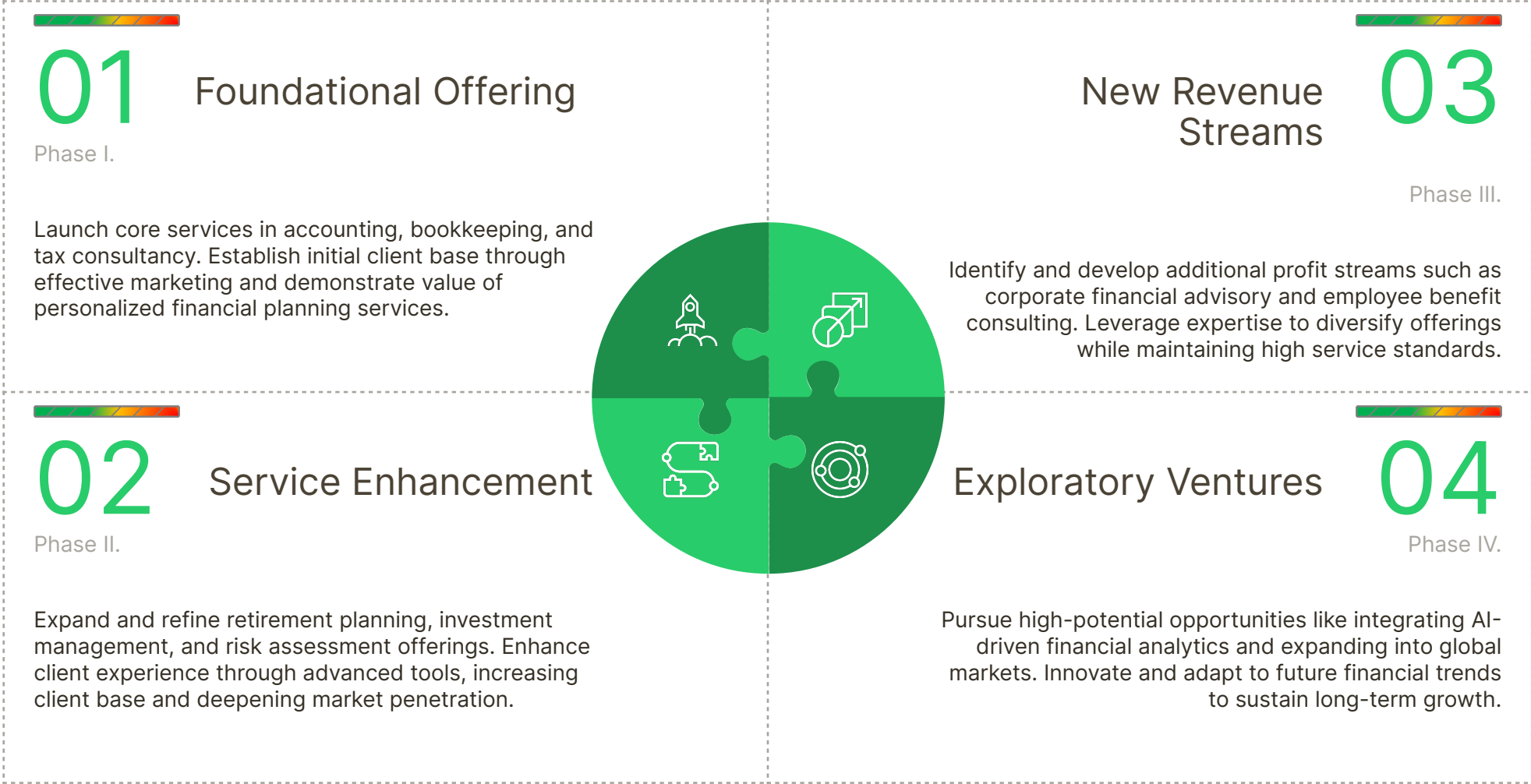


# About the Company: General Overview



FutureFocus Financial is a trusted financial planning firm dedicated to helping individuals and businesses achieve a secure and prosperous future. The company specializes in accounting, bookkeeping, and auditing activities, as well as tax consultancy industries. Operating within the professional, scientific, and technical activities sector, FutureFocus Financial offers personalized financial planning services that include retirement planning, investment management, and risk assessment. All services are meticulously designed to align with clients' long-term financial goals. The team of experienced planners at FutureFocus Financial leverages cutting-edge tools and customized strategies to develop adaptive and comprehensive financial plans. With a commitment to transparency, integrity, and proactive planning, the firm empowers clients to make informed decisions and reach their financial objectives with confidence.

# The Main Phases: Projects & Impacts



# Product Impact on Core Stakeholders

Main Stakeholder	Product Benefits
<b>Clients</b>	<ol style="list-style-type: none"> <li>1. Personalized financial planning services tailored to individual needs and goals.</li> <li>2. Access to expert advice on retirement, investments, and risk management.</li> <li>3. Improved financial security and peace of mind through proactive planning and transparency.</li> </ol>
<b>Employees</b>	<ol style="list-style-type: none"> <li>1. Opportunities for career growth and professional development in a supportive environment.</li> <li>2. Access to advanced tools and technologies that enhance job performance.</li> <li>3. Job security through the company's commitment to long-term growth and innovation.</li> </ol>
<b>Investors</b>	<ol style="list-style-type: none"> <li>1. Potential for steady returns through diversification of revenue streams in phases of development.</li> <li>2. Transparency and consistent communication about financial performance.</li> <li>3. Contribution to a reliable and future-oriented financial planning industry.</li> </ol>
<b>Regulatory Authorities</b>	<ol style="list-style-type: none"> <li>1. Adherence to accounting, auditing, and tax consultancy standards, ensuring compliance.</li> <li>2. Regular updates and submissions of accurate financial reports.</li> <li>3. Collaboration in maintaining the integrity and stability of the financial sector.</li> </ol>
<b>Community</b>	<ol style="list-style-type: none"> <li>1. Economic growth and job creation at local and national levels.</li> <li>2. Financial literacy initiatives that empower community members.</li> <li>3. Contributions to local projects and charities that enhance community well-being.</li> </ol>
<b>Business Partners</b>	<ol style="list-style-type: none"> <li>1. Reliable and skilled consultancy services boosting partner operations.</li> <li>2. Collaborative opportunities in corporate financial advisory and employee benefit consulting.</li> <li>3. Increased market reach through strong business alliances.</li> </ol>
<b>Technology Providers</b>	<ol style="list-style-type: none"> <li>1. A partnership fostering innovation through the integration of advanced financial tools.</li> <li>2. Collaborative development of AI-driven financial analytics.</li> <li>3. Growth opportunities through expanding FutureFocus Financial's global market presence.</li> </ol>

# Key Performance Components

## Competitive Advantage

### Personalized Planning

FutureFocus Financial offers tailored financial strategies that align with individual and business goals, ensuring customized solutions for every client.

### Experienced Team

The firm employs seasoned professionals who bring extensive expertise in financial planning, providing clients with reliable and knowledgeable guidance.

### Cutting-Edge Tools

Utilizing advanced financial tools and technology, FutureFocus Financial stays ahead of market trends to provide adaptive and robust financial plans.

## Marketing and Growth Strategy










FutureFocus Financial utilizes content marketing by creating tailored blogs, e-books, and webinars to educate potential clients about financial planning, driving engagement and establishing their expertise in the industry.

Implement a robust client referral program encouraging satisfied customers to refer friends and family, thereby relying on word-of-mouth for organic business growth.

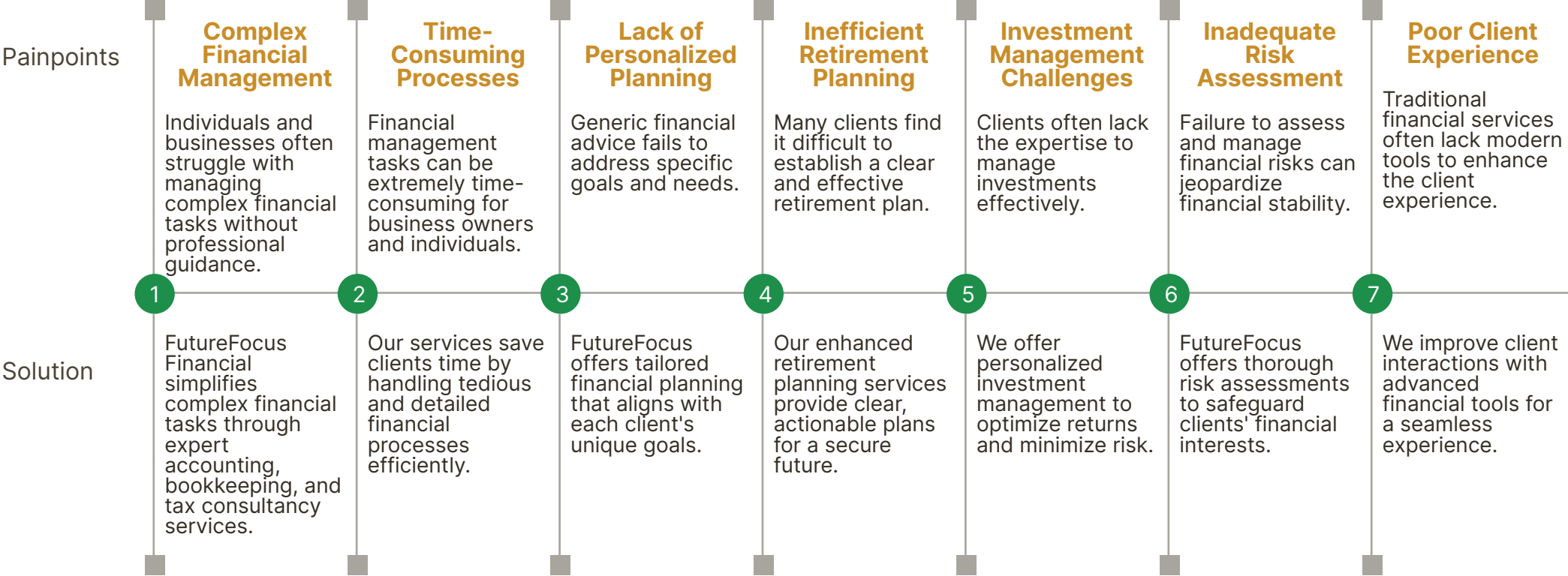
Develop partnerships with local businesses and other professional services firms to offer bundled services, expanding client reach and creating mutually beneficial opportunities for growth.



# Target Groups


Industries		Description
I	 Small Business Owners	Local and regional small business owners looking for affordable, reliable accounting, bookkeeping, and tax consultancy services to manage their finances efficiently.
II	 Freelancers and Self-employed Professionals	Independent contractors and freelancers requiring accurate bookkeeping, tax planning, and strategic financial advice to grow their personal businesses.
III	 Mid-sized Enterprises	Established mid-sized companies needing advanced financial planning, investment management, and risk assessment services to ensure sustainable growth and compliance.
IV	 High Net-Worth Individuals	Individuals with substantial assets seeking personalized financial planning, retirement strategies, and sophisticated investment management solutions.
V	 Startups	Newly established startups requiring foundational financial services, strategic consultancy, and scalable financial plans for long-term success.
VI	 Corporate Executives	Senior executives needing specialized tax planning, retirement strategies, and investment management to optimize their financial portfolios.
VII	 Nonprofit Organizations	Nonprofits in need of transparent and efficient accounting, financial planning, and tax consultancy services to maximize funding and achieve organizational goals.

## Solution from Phase I to Phase IV




# Strategic Analysis: SWOT

**Strength**




Experienced team offers personalized, comprehensive financial planning services. Utilizes cutting-edge tools for precise planning. Strong commitment to transparency and integrity. Proactive approach to adapting financial plans to market changes. Trusted reputation in financial planning for individuals and businesses.

**Weaknesses**




Heavy reliance on client trust could be vulnerable to reputation damage. Personalized services may limit scalability. High operational costs for maintaining cutting-edge tools. Dependence on market conditions affects service effectiveness. Potential difficulty in differentiating from competitors in a crowded market.

**Opportunities**



Growing demand for retirement planning services. Potential for expanding digital services and tools. Advantage from increasing number of businesses seeking financial consultancy. Opportunities to branch into new market segments. Potential for strategic partnerships to enhance service offerings.

**Threats**



Economic downturns could reduce client investments. Regulatory changes impacting financial services sector. Increased competition from emerging financial tech firms. Cybersecurity risks threatening sensitive client data. Volatile market conditions affecting client confidence and service demand.

# Management Team

### Overview

James leads FutureFocus Financial, helping clients navigate their financial future with expert planning and personalized advice.

James Smith



Co-Founder & CEO

Emily Johnson



Co-Founder & Chief Financial Planner

### Overview

Emily designs tailored financial strategies, guiding clients to achieve their long-term financial objectives

### Overview

John provides strategic financial advice, specializing in investments and wealth management for individuals and businesses

John Davis



Senior Financial Advisor

Sophia Brown



Client Relationship Manager

### Overview

Sophia builds strong client relationships, offering personalized financial solutions and ensuring exceptional service.



# History & Roadmap



**Current Status.**

FutureFocus Financial aims to empower clients through development stages: upgrading tools by Mar 2024, expanding markets by Jul 2024, diversifying services by Oct 2024, educating clients by Jan 2025, forming strategic partnerships by Apr 2025, and embracing sustainability by Aug 2025.

# Organizational and Marketing Tasks

#	Check List Item	Status	Priority	Area	ETA
<b>General Planning and Organization</b>					
1	Define Company Vision and Mission	● Not Started	High	CEO	2 weeks
2	Develop Business Plan	● Not Started	High	CFO	1 month
3	Establish Legal Entity and Regulatory Compliance	● Not Started	High	COO	1 month
4	Create Operational Processes and Workflows	● Not Started	Medium	COO	6 weeks
5	Define Roles and Responsibilities for Key Positions	● Not Started	Medium	CSO	4 weeks
6	Develop and Implement Technology Infrastructure	● Not Started	High	CTO	2 months
7	Create Initial Financial Forecast and Budget	● Not Started	High	CFO	3 weeks
8	Establish Performance Metrics and Monitoring Systems	● Not Started	Medium	CRO	1 month
<b>Marketing</b>					
1	Develop Comprehensive Marketing Plan	● Not Started	High	CMO	2 weeks
2	Launch Initial Marketing Campaign	● Not Started	High	CMO	1 month
3	Establish Social Media Presence	● Not Started	Medium	CMO	1 month
4	Create and Optimize Website	● Not Started	High	CTO	1 month
5	Develop Content Marketing Strategy	● Not Started	Medium	CMO	2 months
6	Implement SEO Best Practices	● Not Started	High	CMO	2 months
7	Develop Client Testimonials and Case Studies	● Not Started	Medium	CMO	3 months
8	Engage in Networking Events and Industry Forums	● Not Started	Low	CMO	4 months

# Overview of Phases

#	Check List Item	Status	Priority	Area	ETA	
<b>Phase 1 &amp; Technical Set Up for next Phases</b>						
1	Develop service portfolio for accounting, bookkeeping, and tax consultancy	●	Not Started	High	CPO	1 month
2	Establish pricing strategy for core services	●	Not Started	High	CFO	2 weeks
3	Recruit and train initial team of financial planners	●	Not Started	High	COO	2 months
4	Create comprehensive marketing plan to attract initial clients	●	Not Started	High	CMO	1 month
5	Develop client onboarding process	●	Not Started	Medium	COO	2 weeks
6	Set up initial client database and CRM system	●	Not Started	High	CIO	3 weeks
7	Launch initial marketing campaign	●	Not Started	High	CMO	1 week
8	Deploy initial financial planning tools	●	Not Started	High	CTO	1 month
<b>Phase 2</b>						
1	Enhanced Retirement Planning Tools	●	Not Started	High	CTO	2 months
2	Client Experience Improvement Initiative	●	Not Started	High	COO	3 months
3	Advanced Investment Management Capabilities	●	Not Started	High	CIO	4 months
4	Risk Assessment Enhancement Program	●	Not Started	Medium	CRO	2 months
5	Client Data Analytics Implementation	●	Not Started	Medium	CIO	5 months
6	Marketing Campaign for Expanded Services	●	Not Started	High	CMO	1 month
7	Client Feedback Loop Establishment	●	Not Started	Medium	CPO	3 months
8	Mobile App Development for Client Services	●	Not Started	Medium	CTO	6 months

# Overview of Phases

#	Check List Item	Status	Priority	Area	ETA
<b>Phase 3</b>					
1	Develop Corporate Financial Advisory Services	●	Not Started	High	CEO 3 months
2	Hire Experts for Employee Benefit Consulting	●	Not Started	High	CFO 2 months
3	Design Employee Benefit Consulting Packages	●	Not Started	Medium	CPO 1 month
4	Integrate New Advisory Services into CRM	●	Not Started	Medium	CTO 2 months
5	Develop Marketing Strategy for New Services	●	Not Started	High	CMO 1 month
6	Set Pricing Models for New Revenue Streams	●	Not Started	High	CFO 1 month
7	Train Staff on New Service Offerings	●	Not Started	Medium	COO 2 months
8	Develop Partnerships for Additional Client Referrals	●	Not Started	Low	CRO 4 months
<b>Phase 4</b>					
1	Explore AI-driven financial analytics	●	Not Started	High	CTO 3 months
2	Assess global market expansion opportunities	●	Not Started	High	CSO 4 months
3	Identify potential strategic partnerships	●	Not Started	Medium	CMO 5 months
4	Develop AI-driven financial tools	●	Not Started	High	CTO 6 months
5	Conduct pilot tests for AI integration	●	Not Started	Medium	COO 7 months
6	Build a team dedicated to global operations	●	Not Started	High	COO 6 months
7	Research regulatory requirements in potential global markets	●	Not Started	Medium	CRO 8 months
8	Create a marketing plan for international clients	●	Not Started	Medium	CMO 5 months



# Core Risks & Mitigation Strategies

## 1. Operation and maintenance risks

#	Risk Type	Area	Mitigation Strategy
1	Data breaches	CIO	Implement robust cybersecurity measures
2	Service downtime	CTO	Ensure server redundancy
3	Client data loss	CIO	Regular data backups
4	Staff shortages	COO	Develop a robust hiring plan
5	Software malfunctions	CTO	Routine software maintenance

## 2. Regulatory and legal risks

#	Risk Type	Area	Mitigation Strategy
1	Data Privacy Compliance	CIO	Implement comprehensive data protection policies and regular auditing to ensure compliance with GDPR and other data privacy regulations.
2	Tax Law Changes	CFO	Maintain a dedicated team to monitor legislative changes and update services and client strategies accordingly to ensure compliance and optimize tax planning.
3	Licensing and Certification Requirements	COO	Regularly review and ensure all employees have up-to-date certifications and licenses, while providing ongoing training and development to meet professional standards.
4	Anti-Money Laundering (AML) Regulations	CRO	Implement stringent AML policies, conduct regular staff training, and utilize advanced monitoring systems to detect and prevent suspicious activities.

### 3. Strategic/Market Risk

#	Risk Type	Area	Mitigation Strategy
1	Market Competition	CEO	Focus on unique value propositions and personalized services.
2	Technological Disruption	CTO	Invest in emerging financial technologies.
3	Client Acquisition Challenges	CMO	Enhance marketing efforts and client outreach.
4	Changing Market Demands	CSO	Adapt service offerings to market trends.
5	Economic Downturns	CFO	Maintain a diversified client portfolio.

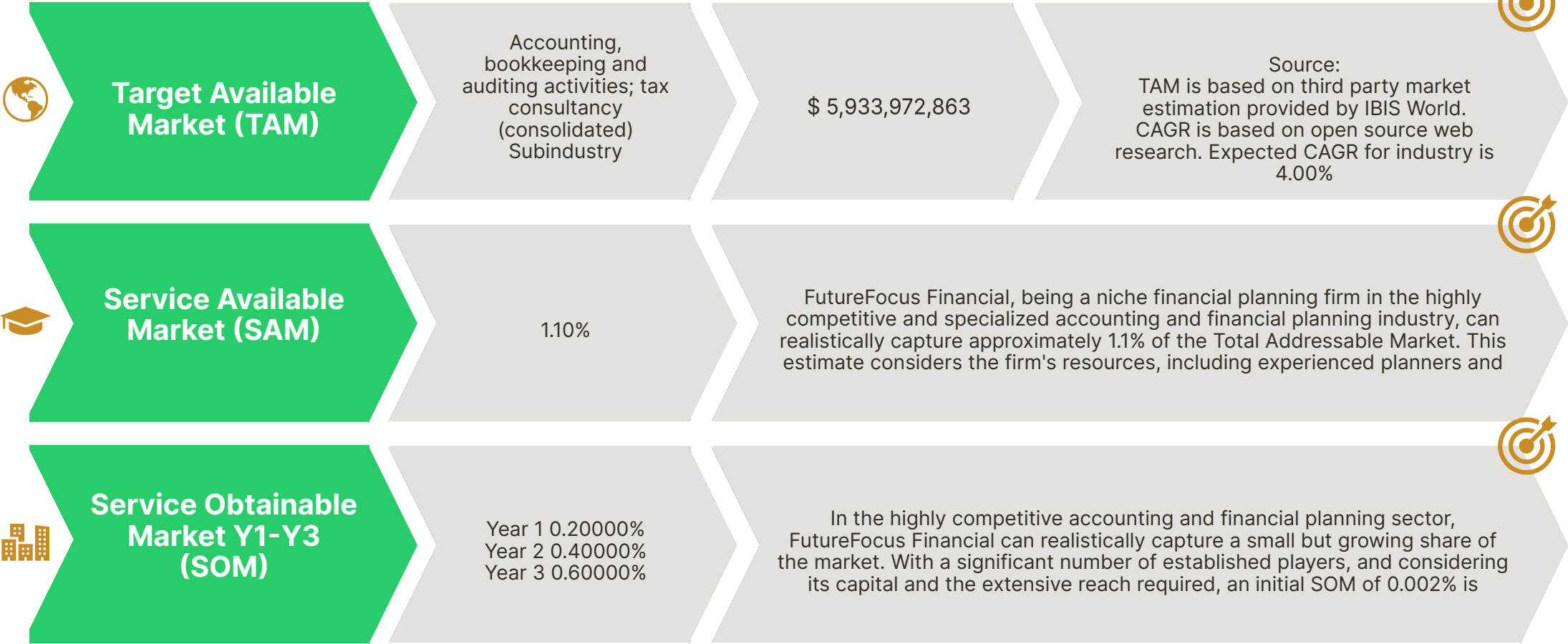
### 4. Finance risk

#	Risk Type	Area	Mitigation Strategy
1	Cost Overruns	CFO	Implement strict budget monitoring and controls
2	Cash Flow Issues	CFO	Maintain a robust cash reserve
3	Revenue Seasonality	COO	Diversify service offerings
4	Client Payment Delays	CFO	Tighten invoicing and collections process
5	Investment Volatility	CIO	Implement conservative investment strategies

### 5. Other general risk

#	Risk Type	Area	Mitigation Strategy
1	Technological disruptions	CTO	Adopt latest technologies and ensure redundancy
2	Client data breaches	CIO	Enhance cybersecurity measures
3	Reputation risk	CMO	Implement proactive PR strategies
4	Key personnel loss	COO	Develop succession plans
5	Economic downturn	CFO	Diversify revenue streams and build cash reserves

# Market Overview (TAM, SAM and SOM)



# Funding Allocation

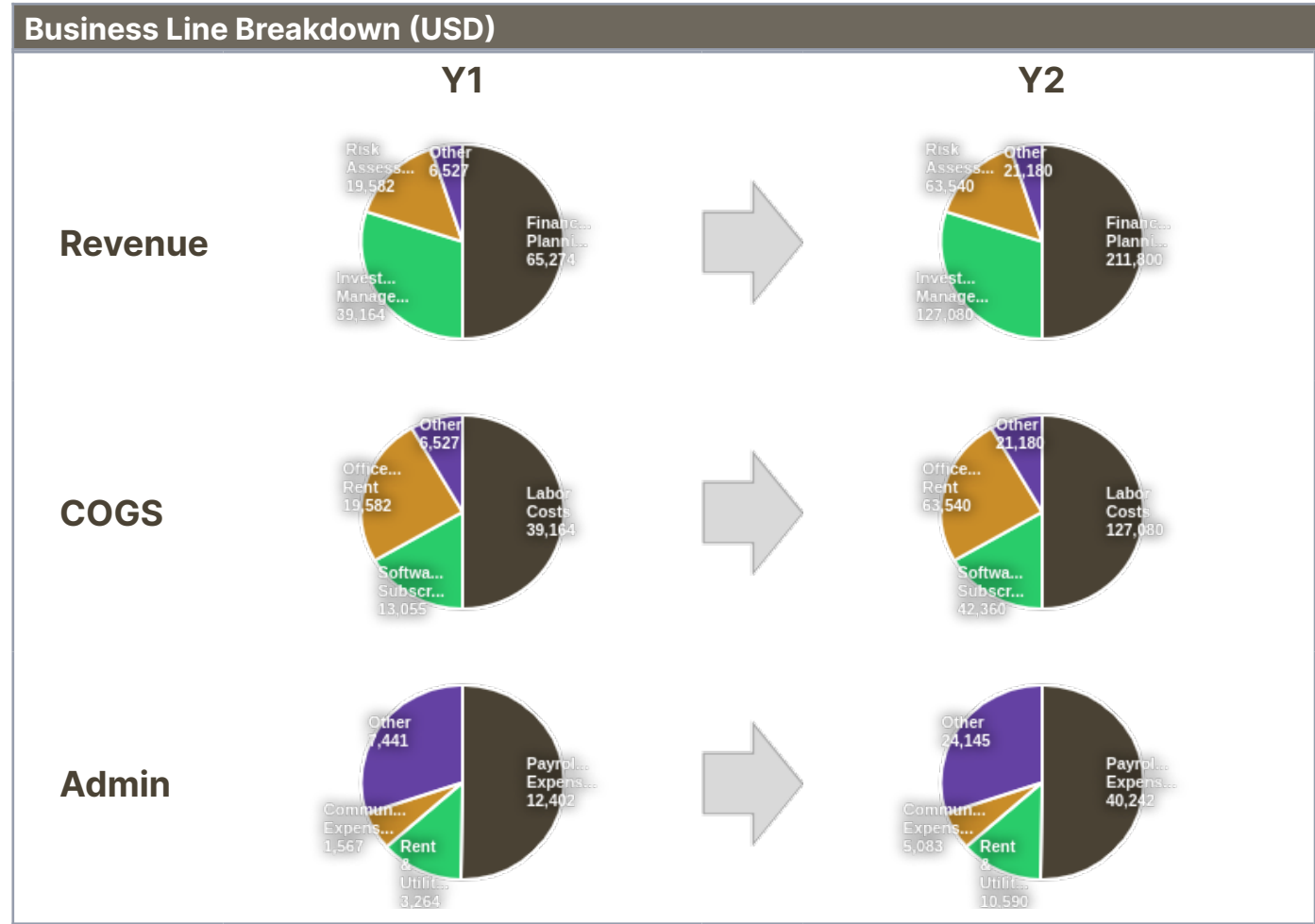
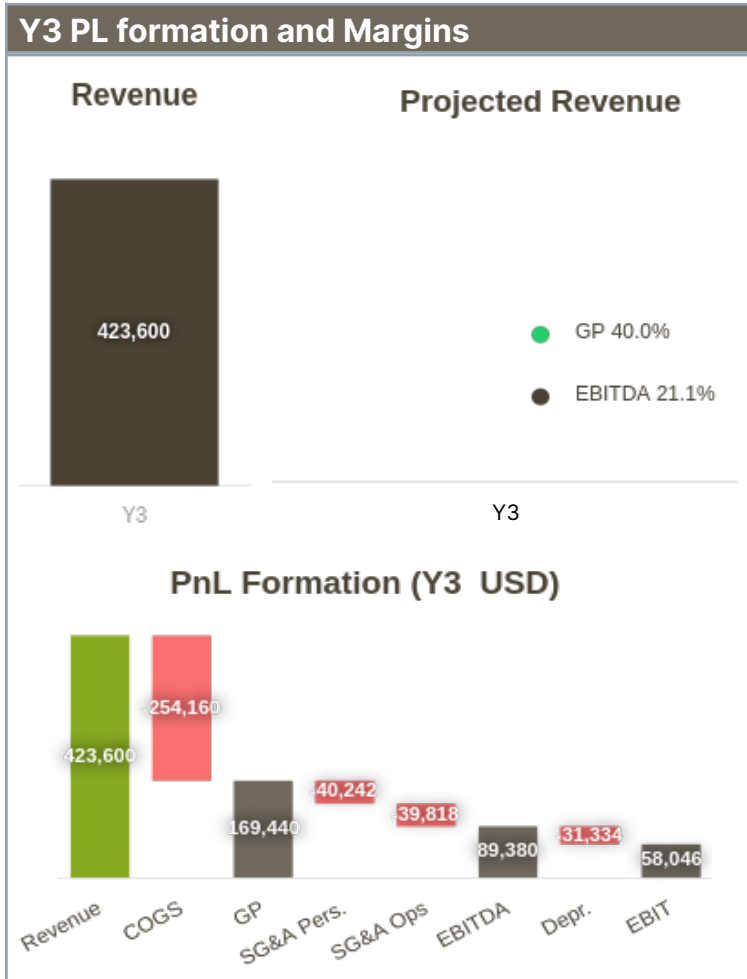
The funding will be used to finance the CAPEX and cash deficit from Year 1 operations, aiming to expedite the development process. In subsequent years the company plans to sustain operations without requiring major additional capital injection. Table below presents the overview of expected inflows and outflows.

The total investment required is \$ 150,000

Y1 Cash Flow Stream(USD)	Inflows	Outflows
Gross Profit	52,219	
Payroll Expenses		12,402
Rent & Utilities		3,264
Marketing and Branding		2,350
Communication Expenses		1,567
Capex		120,000
Training and Development		1,175
Other Miscellaneous		1,175
Legal and Professional Fees		1,044
Office supplies		914
Representation and Entert.		783
<b>CAPEX &amp; WC shortage Y1</b>		<b>92,454</b>
<b>Buffer</b>		<b>57,546</b>
<b>Total Required Investment(USD)</b>		<b>150,000</b>



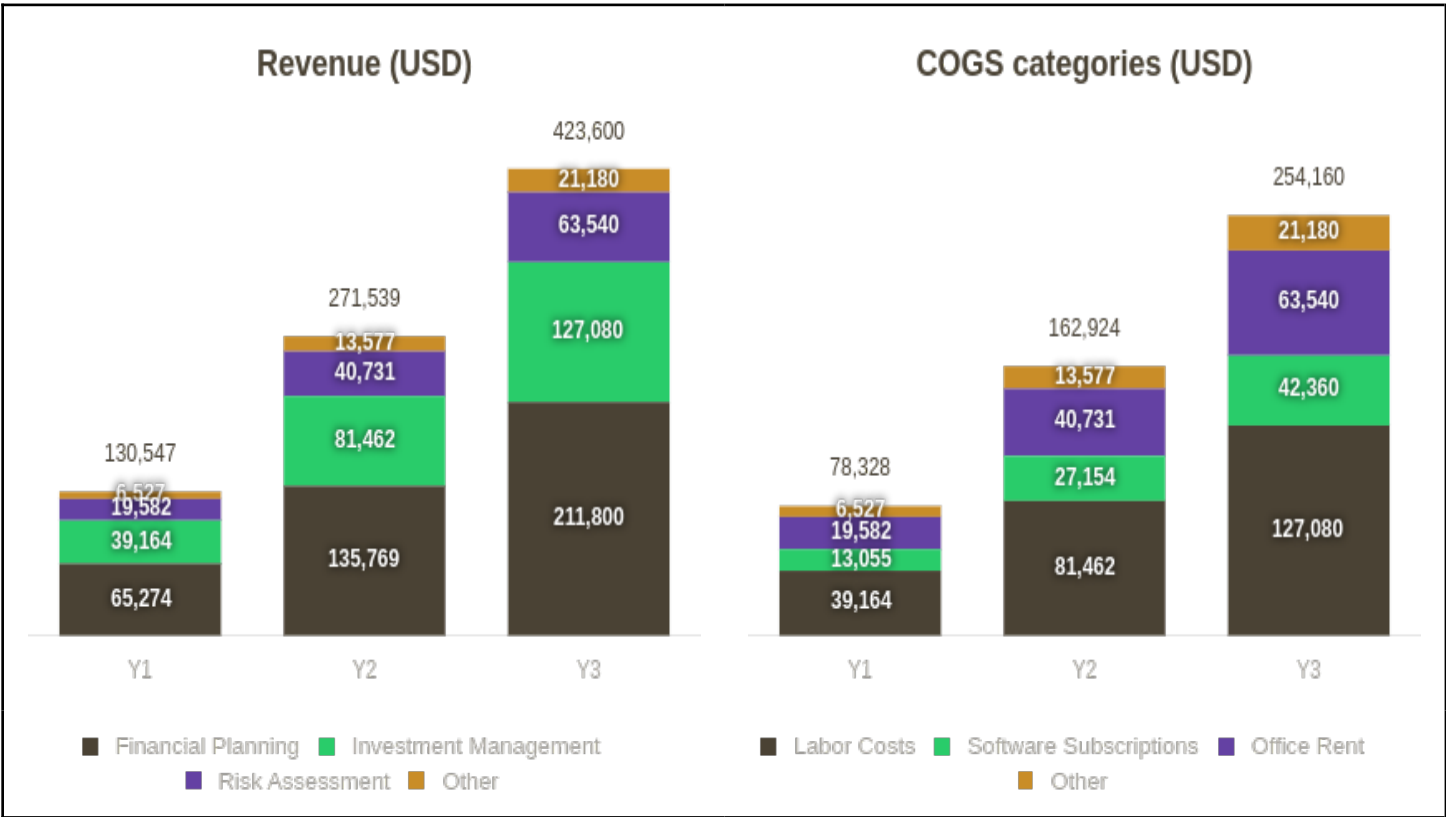
# Financials Dashboard



# Revenue Formation Narrative

FutureFocus Financial operates within the specialized sector of professional, scientific, and technical activities, under the sub-industry of accounting, bookkeeping, and financial consultancy. With a comprehensive total addressable market (TAM) of 5,933,972,863 USD, our firm has a substantial opportunity to capture a significant slice of this extensive market. An in-depth analysis suggests that our serviceable addressable market (SAM) is realistically set at 1.1% of the TAM, attributing to the niche but highly competitive nature of our industry. In the first year, FutureFocus Financial is projected to capture 0.2% of the market, resulting in a revenue of 130,547.403 USD. By leveraging our experienced planners and state-of-the-art tools, we anticipate increasing our market share to 0.4% in the second year, leading to revenues of 271,538.598 USD. By the third year, our goal is to secure 0.6% of the market, translating to a projected revenue of 423,600.213 USD. Our revenue model is diversified across four main lines of business. Financial Planning contributes the largest share at 50% of our total revenue, demonstrating our core competency in personalized financial planning services. Investment Management follows with 30%, showcasing our robust strategies in managing client portfolios. Risk Assessment accounts for 15%, highlighting our commitment to preparing clients for various financial uncertainties. The remaining 5% comes from other services, ensuring a well-rounded suite of offerings to cater to diverse client needs. This structured approach underpins our strategy to achieve steady growth in an evolving market landscape.

**\$ 423,600** Y3 Projected Revenue      **0.00%** Market share



# Revenue Calculation Details

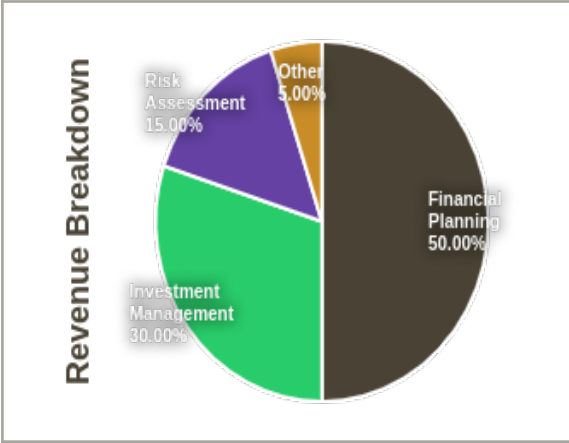
Revenue Formation	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1	Y2	Y3
Financial Planning	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
Investment Management	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
Risk Assessment	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Other	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%

Financial Planning	4,080	4,080	4,080	4,896	4,896	4,896	5,983	5,983	5,983	6,799	6,799	6,799	65,274	135,769	211,800
Investment Management	2,448	2,448	2,448	2,937	2,937	2,937	3,590	3,590	3,590	4,080	4,080	4,080	39,164	81,462	127,080
Risk Assessment	1,224	1,224	1,224	1,469	1,469	1,469	1,795	1,795	1,795	2,040	2,040	2,040	19,582	40,731	63,540
Other	408	408	408	490	490	490	598	598	598	680	680	680	6,527	13,577	21,180
<b>Total Revenue (USD)</b>	<b>8,159</b>	<b>8,159</b>	<b>8,159</b>	<b>9,791</b>	<b>9,791</b>	<b>9,791</b>	<b>11,967</b>	<b>11,967</b>	<b>11,967</b>	<b>13,599</b>	<b>13,599</b>	<b>13,599</b>	<b>130,547</b>	<b>271,539</b>	<b>423,600</b>

Total revenue is expected to reach \$ 423,600 by year 3.  
 Main revenue driver are:

- Financial Planning which generates \$ 211,800 by Year 3
- Investment Management which generates \$ 127,080 by Year 3

Expected CAGR for total Revenue in Y1-Y3 is 80.13 %



# COGS Calculation Details

COGS Formation	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1	Y2	Y3
Labor Costs	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
Software Subscriptions	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Office Rent	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Other	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%

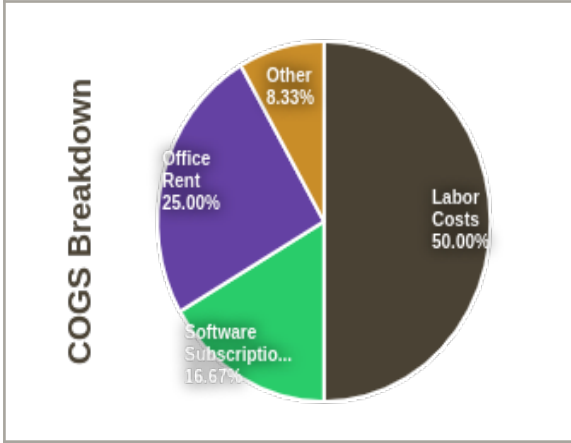
Labor Costs	2,448	2,448	2,448	2,937	2,937	2,937	3,590	3,590	3,590	4,080	4,080	4,080	39,164	81,462	127,080
Software Subscriptions	816	816	816	979	979	979	1,197	1,197	1,197	1,360	1,360	1,360	13,055	27,154	42,360
Office Rent	1,224	1,224	1,224	1,469	1,469	1,469	1,795	1,795	1,795	2,040	2,040	2,040	19,582	40,731	63,540
Other	408	408	408	490	490	490	598	598	598	680	680	680	6,527	13,577	21,180
<b>Total COGS (USD)</b>	<b>4,896</b>	<b>4,896</b>	<b>4,896</b>	<b>5,875</b>	<b>5,875</b>	<b>5,875</b>	<b>7,180</b>	<b>7,180</b>	<b>7,180</b>	<b>8,159</b>	<b>8,159</b>	<b>8,159</b>	<b>78,328</b>	<b>162,923</b>	<b>254,160</b>

Total COGS is expected to reach \$ 254,160 by year 3.

Main revenue driver are:

- Labor Costs which generates \$ 127,080 by Year 3
- Office Rent which generates \$ 63,540 by Year 3

Expected CAGR for total COGS in Y1-Y3 is 80.13 %





# SG&A Calculation Details

OPEX Formation	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1	Y2	Y3
Payroll Expenses	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Rent & Utilities	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Communication Expenses	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
Office supplies	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
Legal and Professional Fees	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Marketing and Branding	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%
Representation and Entertainment	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Training and Development	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
Other Miscellaneous	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%

Payroll Expenses	775	775	775	930	930	930	1,137	1,137	1,137	1,292	1,292	1,292	12,402	25,796	40,242
Rent & Utilities	204	204	204	245	245	245	299	299	299	340	340	340	3,264	6,788	10,590
Communication Expenses	98	98	98	117	117	117	144	144	144	163	163	163	1,567	3,258	5,083
Office supplies	57	57	57	69	69	69	84	84	84	95	95	95	914	1,901	2,965
Legal and Professional Fees	65	65	65	78	78	78	96	96	96	109	109	109	1,044	2,172	3,389
Marketing and Branding	147	147	147	176	176	176	215	215	215	245	245	245	2,350	4,888	7,625
Representation and Entertainment	49	49	49	59	59	59	72	72	72	82	82	82	783	1,629	2,542
Training and Development	73	73	73	88	88	88	108	108	108	122	122	122	1,175	2,444	3,812
Other Miscellaneous	73	73	73	88	88	88	108	108	108	122	122	122	1,175	2,444	3,812
<b>Total SG&amp;A (USD)</b>	<b>1,542</b>	<b>1,542</b>	<b>1,542</b>	<b>1,851</b>	<b>1,851</b>	<b>1,851</b>	<b>2,262</b>	<b>2,262</b>	<b>2,262</b>	<b>2,570</b>	<b>2,570</b>	<b>2,570</b>	<b>24,673</b>	<b>51,321</b>	<b>80,060</b>

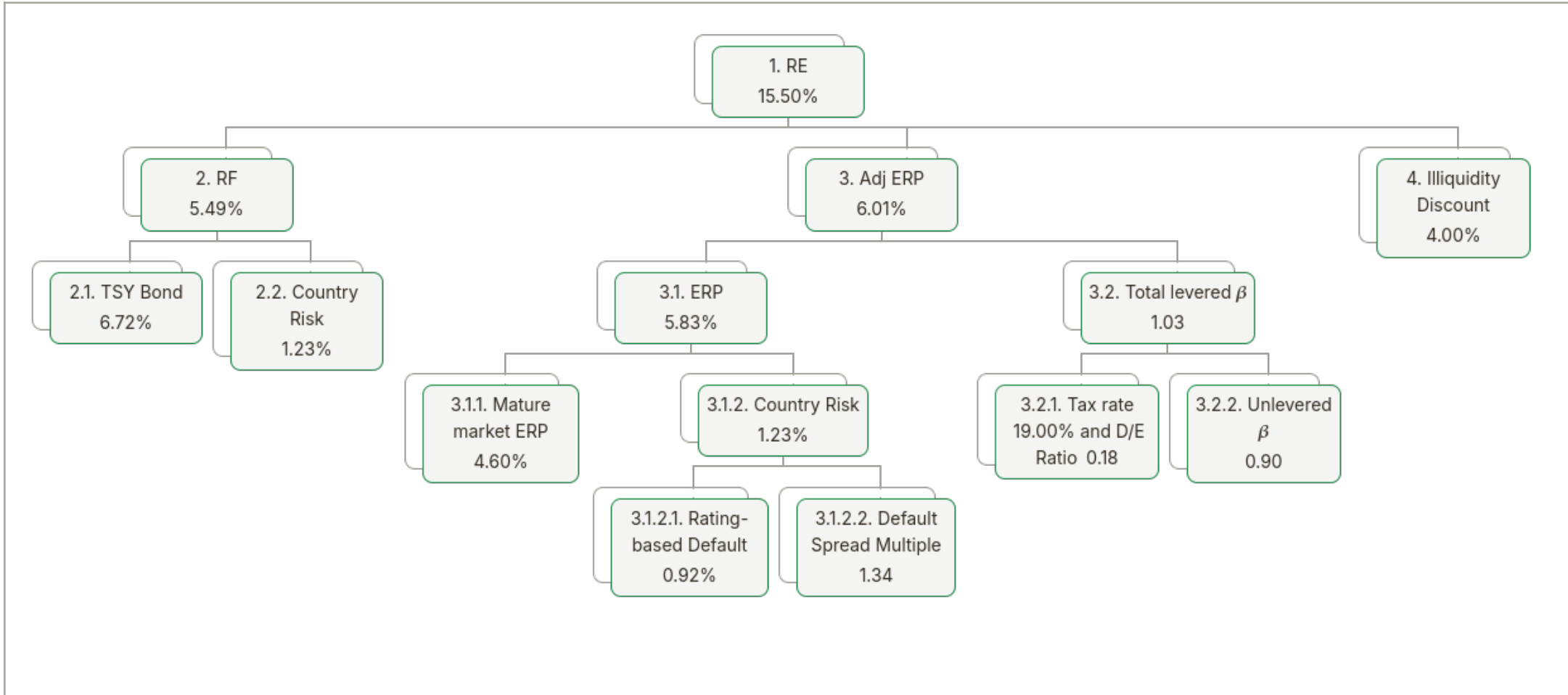
# PaT Expectations

1 2 3 4 5 6 7

Financial Projection

Income Statement (USD)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1	Y2	Y3
<b>Revenue</b>	8,159	8,159	8,159	9,791	9,791	9,791	11,967	11,967	11,967	13,599	13,599	13,599	130,547	271,539	423,600
Financial Planning	4,080	4,080	4,080	4,896	4,896	4,896	5,983	5,983	5,983	6,799	6,799	6,799	65,274	135,769	211,800
Investment Management	2,448	2,448	2,448	2,937	2,937	2,937	3,590	3,590	3,590	4,080	4,080	4,080	39,164	81,462	127,080
Risk Assessment	1,224	1,224	1,224	1,469	1,469	1,469	1,795	1,795	1,795	2,040	2,040	2,040	19,582	40,731	63,540
Other	408	408	408	490	490	490	598	598	598	680	680	680	6,527	13,577	21,180
<b>COGS</b>	-4,896	-4,896	-4,896	-5,875	-5,875	-5,875	-7,180	-7,180	-7,180	-8,159	-8,159	-8,159	-78,328	-162,923	-254,160
Labor Costs	-2,448	-2,448	-2,448	-2,937	-2,937	-2,937	-3,590	-3,590	-3,590	-4,080	-4,080	-4,080	-39,164	-81,462	-127,080
Software Subscriptions	-816	-816	-816	-979	-979	-979	-1,197	-1,197	-1,197	-1,360	-1,360	-1,360	-13,055	-27,154	-42,360
Office Rent	-1,224	-1,224	-1,224	-1,469	-1,469	-1,469	-1,795	-1,795	-1,795	-2,040	-2,040	-2,040	-19,582	-40,731	-63,540
Other	-408	-408	-408	-490	-490	-490	-598	-598	-598	-680	-680	-680	-6,527	-13,577	-21,180
<b>Gross Profit</b>	<b>3,264</b>	<b>3,264</b>	<b>3,264</b>	<b>3,916</b>	<b>3,916</b>	<b>3,916</b>	<b>4,787</b>	<b>4,787</b>	<b>4,787</b>	<b>5,439</b>	<b>5,439</b>	<b>5,439</b>	<b>52,219</b>	<b>108,615</b>	<b>169,440</b>
<b>SG&amp;A Personal Expenses</b>	-775	-775	-775	-930	-930	-930	-1,137	-1,137	-1,137	-1,292	-1,292	-1,292	-12,402	-25,796	-40,242
<b>SG&amp;A Operating Expenses</b>	-767	-767	-767	-920	-920	-920	-1,125	-1,125	-1,125	-1,278	-1,278	-1,278	-12,271	-25,525	-39,818
<b>EBITDA</b>	<b>1,722</b>	<b>1,722</b>	<b>1,722</b>	<b>2,066</b>	<b>2,066</b>	<b>2,066</b>	<b>2,525</b>	<b>2,525</b>	<b>2,525</b>	<b>2,869</b>	<b>2,869</b>	<b>2,869</b>	<b>27,546</b>	<b>57,295</b>	<b>89,380</b>
<b>Depreciation</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>2,611</b>	<b>31,333</b>	<b>31,333</b>	<b>31,333</b>
<b>EBIT</b>	-890	-890	-890	-545	-545	-545	-86	-86	-86	258	258	258	-3,788	25,961	58,046
<b>Interest Expense</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Profit before Tax</b>	-890	-890	-890	-545	-545	-545	-86	-86	-86	258	258	258	-3,788	25,961	58,046
<b>Tax</b>	-169	-169	-169	-104	-104	-104	-16	-16	-16	49	49	49	-720	4,933	11,029
<b>Profit after Tax (USD)</b>	-721	-721	-721	-442	-442	-442	-70	-70	-70	209	209	209	-3,068	21,029	47,018

## Required Return on Equity Derivation



## Methodology

Weighted Average Cost of Capital is calculated using Capital Asset Pricing Model (CAPM). Since the company is purely equity funded the WACC is equal to its Required Return on Equity R(E). The main research inputs used in calculations are based on studies published by professor at Stern School of Business Aswath Damodaran. Return on Equity R(E) is  $R(E) = R(F) + \beta * (ERP)$ , where: R(F) is Risk Free Rate. The basis for calculation of R(F) is the average of the yield of USD 30 Year TSY Bond. The horizon. ERP is Mature Market Equity Risk Premium. It incorporates market estimates for Rating-Based Default Spread and Default Spread Multiple ( $\beta$ ) is average equity betas of corresponding industries. Despite the company has no debt, the unlevered beta was levered with industry average figures to reflect the long-term D/E ration in the capital structure. Additionally, Illiquidity Risk Premium of 4% is added to the estimated Return on Equity to reflect risk associated with firm being Privately Held vs Publicly Traded Companies.

## Additional Assumptions

To calculate the companies Firm Value, its future Free Cash Flow to Equity (FCFE) is discounted using estimated Required Return on Equity.

The 3rd-year projected cash flow is used as a representation of the long-term Free Cash Flow to the Equity (FCFE). This approach may understate the valuation because cash flows are expected to grow more aggressively in the first 10 years, and the growth from years 4 to 10 is not reflected in this calculation. Long-term growth rate of 5% is applied.

After discounting the cashflows and measuring the Firm Value it is adjusted to historical estimate of Start-up firm's survival rate. The allows to incorporate risk of start-ups fails.

## Survival of new establishments founded in 1998

	Proportion of firms that were started in 1998 that survived through						
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Natural resources	82.33%	69.54%	59.41%	49.56%	43.43%	39.96%	36.68%
Construction	80.69%	65.73%	53.56%	42.59%	36.96%	33.36%	29.96%
Manufacturing	84.19%	68.67%	56.98%	47.41%	40.88%	37.03%	33.91%
Transportation	82.58%	66.82%	54.70%	44.68%	38.21%	34.12%	31.02%
Information	80.75%	62.85%	49.49%	37.70%	31.24%	28.29%	24.78%
Financial activities	84.09%	69.57%	58.56%	49.24%	43.93%	40.34%	36.90%
Business services	82.32%	66.82%	55.13%	44.28%	38.11%	34.46%	31.08%
Health services	85.59%	72.83%	63.73%	55.37%	50.09%	46.47%	43.71%
Leisure	81.15%	64.99%	53.61%	43.76%	38.11%	34.54%	31.40%
Other services	80.72%	64.81%	53.32%	43.88%	37.05%	32.33%	28.77%
All firms	81.24%	65.77%	54.29%	44.36%	38.29%	34.44%	31.18%

[http://pages.stern.nyu.edu/~adamodar/New\\_Home\\_Page/datafile/ctryprem.html](http://pages.stern.nyu.edu/~adamodar/New_Home_Page/datafile/ctryprem.html)

<https://pages.stern.nyu.edu/~adamodar/pdfiles/papers/younggrowth.pdf>

<http://pages.stern.nyu.edu/~adamodar/>

# Business Valuation

	(USD)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
DCF	Profit after Tax	-3,068	21,029	47,018	48,898	50,854	52,888	55,004
	Growth% Y4-Y7				4.00%	4.00%	4.00%	4.00%
	Growth% Y7 -->	3.50%						
	WACC	15.50%						
	PV Y1-Y7 at Y0	-2,656	15,763	30,513	27,475	24,739	22,275	20,057
	PV Y7 --> Y0	172,961						
	NPV (USD)	311,126						

Average Survival Rate for 3 Years 50%

**Final Valuation** \$ 155,563

The valuation is conducted using the Discounted Cash Flow (DCF) method. In this method, the projected cash flows for a period of 7 years, along with a terminal value, are discounted at a rate of 15.50 % to determine the Firm Value.

Starting from year 3 onwards, the cash flows are estimated to grow at a rate of 4.00 %, which is consistent with the market Compound Annual Growth Rate (CAGR) trend. Beyond year 7, the cash flows are assumed to grow at a long-term growth rate of 3.50 %.

To account for the inherent risks associated with a start-up venture, the Firm Value is adjusted using the historical survival rate of newly established firms. As indicated by the study conducted by Aswath Damodaran, there was approximately 50% probability of survival for Information sector companies. This adjustment allows to incorporate the risk profile of the business and provide a more comprehensive assessment of its value.

It is important to note that if the company can successfully navigate through its initial three years of operation, it is expected to have a significantly higher likelihood of becoming a going concern. This underscores the importance of demonstrating resilience and establishing a solid foundation during the critical early stages of the business.

# Glossary

## Financial and Technical

b \$ - Billions of \$  
B2B - Business to Business  
B2C - Business to Customer  
CAPEX - Capital Expenditure  
CAPM - Capital Asset Pricing Model  
COGS - Cost of goods sold  
DCF - Discounted cash flow  
Depr. - Depreciation  
EBIT - Earnings before interest and taxes  
EBITDA - Earnings before interest, taxes, depreciation, and amortization  
EBT - Earnings Before Tax  
ERP - Equity Risk Premium  
ETA - Estimated Time of Arrival  
EV - Enterprise Value  
FA (Tangible and Intangible) - Fixed assets (tangible and intangible)  
FX - Foreign Exchange  
FY - Fiscal year  
GP - Gross profit  
k \$ - Thousands of \$  
LLM - Large Language Model  
LFY - Last fiscal year  
m \$ - Millions of \$  
MTD - Month-to-date  
MVP - Minimum Viable Product  
NFT - Non-Fungible Token  
NPV - Net present value  
OPEX - Operating Expense  
P&L - A profit and loss (P&L) statement  
PaT - Profit after Tax  
POC - Proof of Concept  
PPE - Property, plant, and equipment  
SG&A - Sales, General and Administrative  
TSY bond rate - Treasury bond rate  
WACC - Weighted average cost of capital  
YTD - Year-to-date

## Organisational Structure

CBDO - Chief Business Development Officer  
CEO - Chief Executive Officer  
CPO - Chief Product Officer  
CFO - Chief Financial Officer  
CTO - Chief Technology Officer  
C-level - Chief level  
Eng - Engineer  
Dev - Developer  
HR - Human Resources

## Other

Av - Average  
EoP - End of Period  
LE - Legal Entity  
PE - Private Equity  
TOM - Target Operating Model

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Please note that the valuation results presented here are based on the Discounted Cash Flow (DCF) method and various assumptions, including projected cash flows, growth rates, discount rates, and survival rates. These assumptions are subject to change and may not accurately reflect future market conditions or the performance of the business.

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