ACHIEVABLE || PLANALETIX PRODUCT STREAM

REACH MORE

Business Plan

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Imagine a world where individuals and businesses alike can easily navigate the path to achieving their dreams and goals. A world where the challenges of setting goals, creating actionable plans, and maintaining motivation are no longer complex obstacles, but rather manageable stepping stones to success. Whether you're an individual striving for personal fulfillment or an aspiring entrepreneur seeking to launch a thriving business, the solution to all your challenges lies within your reach.

Common Problems for Individuals:

- Difficulty in setting realistic and achievable goals
- Struggles in developing a structured plan to attain those goals
- Losing motivation along the way to realizing their dreams
- Insufficient guidance and mentorship from experienced success stories
- Distractions stemming from life events and social media
- Lack of data for realistic goal settings.

Our Solution

Planaletix will offer cutting-edge artificial intelligence (AI) brain to address these prevailing market problems and revolutionizes the way individuals and businesses achieve their goals, providing advanced interactive AI-powered solutions that will *support* decision-making for both individuals and business organizations to realize their ideas and goals.

ACHIEVABLE – Mobile App

Planaletix offers a state-of-the-art web application **"Achievable"** that harnesses the power of AI to create a tailored personalized journey guiding users in the pursuit of their personal goals and ideas. The result? A life-changing experience fueled by smart, actionable plans.

"Achievable" will not only gather personal goals, but will generate creative ideas, promot pathways, utilize the social media for inspiration, and create step-by-step actions to increase the users' probability of success to achieve their goals.
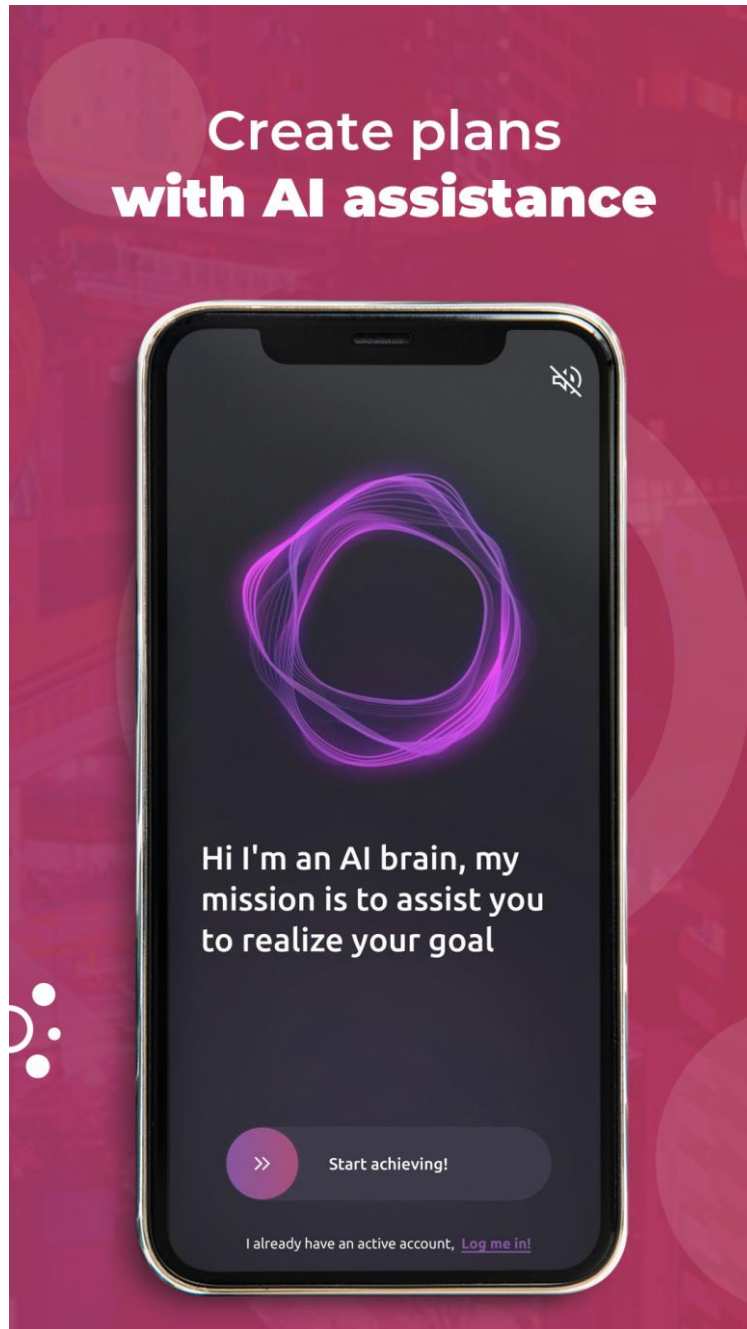
"Achievable" concept is built on (3) main pillars:

- Utilizing human psychology and Neuro-linguistic programming (NLP) to ensure unwavering motivation and consistent progress

- Incorporating agile project management methodologies to create clear, achievable goals with incremental steps

- Optimizing time spent on social media channels by utilizing these platforms to support users in their journey towards goal fulfillment

"Achievable" is a GAME-CHANGER; that will support users for unlocking their full potential to reach new heights, exceed expectations, and bring their wildest dreams to life.

Market

When we talk about supporting the realization of people goals and objectives, it gives us a wide market landscape, our solutions are made easy-for-use to anyone who can use a mobile phone or computer. However, to maximize the effectiveness of our efforts and budget within the initial three years of operation, we have opted to concentrate on the most promising markets that will likely enhance our success rate and expedite our growth.

The primary intent of our market focus is to reach the people with the highest ambitious, who are potentially ready to take serious steps to realize their aspirations and goals. Planaletix solutions will support them to achieve these goals by creating a realistic journey with actionable plans and positive mindset.

The concept of "ambition" can be subjective and challenging to quantify, but we can consider some factors such as entrepreneurship, innovation, and education levels to infer which countries may have the most ambitious people.

Hence, we have developed a criteria to select our initial merket based on:

- Countries with high number of Xpats or imigrants

- Number of new businesses registered

- Cost of a business start up as a % of GNI per capita

- Gross Domestic Product (GDP) per capita

- Percent of the population with access to education

Country	Population	Estimated Number of Expats	New Businesses Registered (2020-2022)	Cost of Business Startup (% of GNI per capita)	GDP per capita	% of Population with Access to Education	Ease of Doing Business Rank	Global Innovation Index Rank
United States	331,449,281	50,873,000	4,340,226	0.4	67,426	97	6	11
Germany	83,190,556	12,165,000	994,303	0.5	52,337	100	22	9
United Kingdom	68,207,116	5,587,000	814,957	0.5	42,360	99	8	5
Brazil	213,993,437	250,000	522,946	1.4	9,477	90	124	56
Canada	38,067,903	8,801,000	377,900	0.5	49,797	99.2	23	21
Australia	25,762,100	7,542,000	351,627	0.1	56,715	100	14	25
Saudi Arabia	35,504,040	10,274,000	95,313	0.4	23,219	94.5	62	67
South Africa	60,041,994	4,201,000	58,201	0.3	6,112	94	84	60
United Arab Emirates	9,856,632	8,264,070	29,384	1.1	43,107	92	16	34
Singapore	5,896,686	2,618,100	28,634	1.2	64,580	100	2	8

Accordingly, we have planned to start with the initial markets in (3) phases:

Country	Phase
United States	Phase 1
United Kingdom	Phase 1
Australia	Phase 1
United Arab Emirates	Phase 1
Singapore	Phase 1
Germany	Phase 2
South Korea	Phase 2
Canada	Phase 2
Saudi Arabia	Phase 2
South Africa	Phase 2
Brazil	Phase 3
Egypt	Phase 3
India	Phase 3
China	Phase 3
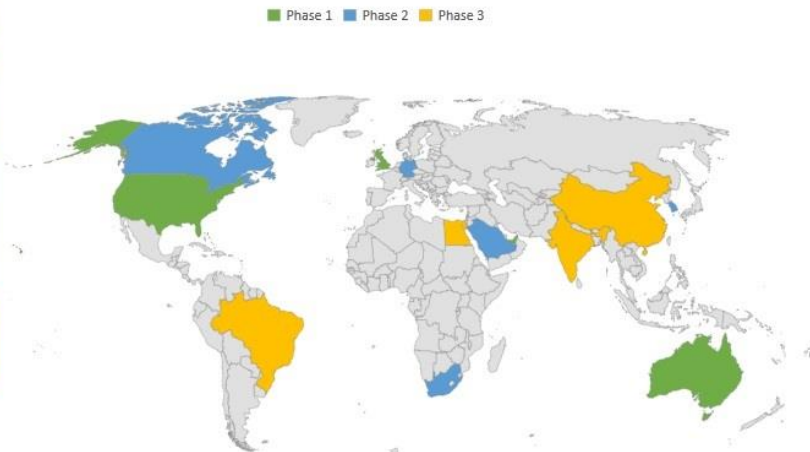
Phase (1): **Seeding**

Objective: Seeding the idea in the most potential countries with the highest ambitious score.

Target: 100K Subscripers

Countries: United States, United Kingdom, Singapore, United Arab Emirates, Australia

Phase (2): **Growing**

Objective: Growing the market landscape by adding more ambitious countries

Target: 200K Subscripers

Countries: Canada, Germany, Saudi Arabia, South Korea, South Africa

Phase (3): **_Booming_**

Objective: Focus on countries with high population, after building the brand awareness and create a market hype.

Target: >500K Subscripers

Countries: Brazil, Egypt, Nigeria, India, China

ACHIEVABLE – Market Focus

The calculation of the percentage of people with ambitious who can afford a subscription fee around $10 per month (target subscribtion fees) for a web application is based on a few assumptions and factors. Here is how we made the calculation:

1. Determining the target age group: First, we need to identify the age group that is most likely to be interested in the web application. For this exercise, we assumed that the target age group is between 18 and 50 years old.

2. Identifying the countries: Next, we need to select the countries where the web application will be launched. In this exercise, we used a list of 15 countries: United States, United Kingdom, Singapore, United Arab Emirates, Australia, Canada, Germany, Saudi Arabia, South Korea, South Africa, Brazil, Egypt, Nigeria, India, and China.

3. Gathering demographic data: We gathered population data for each country from the World Bank. We also obtained data on the percentage of the population in the target age group (18-50) for each country from the World Population Review.

4. Estimating the percentage who can afford $10/month: This is the most complex part of the calculation. We made the following assumptions:

- We assumed that a reasonable threshold for affordability is that the monthly subscription fee should not exceed 1% of a person's monthly income.

- We used data on gross national income (GNI) per capita from the World Bank to estimate the average monthly income in each country.

- We assumed that 50% of the population in the target age group is employed and has a regular income.

- We estimated the percentage of people who can afford a $10 per month subscription fee as follows:

  (Number of employed people in the target age group) x (Percentage of GNI per capita that can be spent on a web app subscription) / (Total population in the target age group)

1. Multiplying the percentage by the population: Once we have the percentage who can afford the subscription fee for each country, we multiplied it by the population in the target age group for each country to get an estimate of the potential number of subscribers.

Country	Population (18-50)	Percentage who can afford $10/month	Total potential subscribers
United States	141,291,078	4.25%	6,007,741
United Kingdom	29,943,147	3.45%	1,033,833
Singapore	3,268,156	8.50%	277,786
United Arab Emirates	4,026,663	5.50%	221,468
Australia	10,615,532	2.70%	286,417
Canada	22,738,145	3.40%	773,009
Germany	43,536,785	1.70%	739,857
Saudi Arabia	17,270,290	2.10%	362,682
South Korea	22,580,338	1.60%	361,286
South Africa	22,585,201	1.60%	361,363
Brazil	107,794,578	0.25%	269,487
Egypt	60,514,126	0.50%	302,571
Nigeria	75,168,303	0.30%	225,505
India	545,794,596	0.15%	818,692
China	524,543,662	0.20%	1,049,087
Total Number of Potential Subscribers			13,090,784

Based our our research and calculations, the potential market size is 1.4B$ per year represnting 13M potetial subscripers. Our target is to aqcuire 2-5% of the market size in the 1st three years of operations.

Competition

With the AI revelutionary era, we see a noticable increase in the number of companies which provide AI applications and services. However, most of these companies are providing un-integrated services i.e. text enhancement, image and Video generation, Slide decks and presentations, content creation...etc. If we consider those AI applications as building cubes, Planaletix will play the role of the integrator and will create the LEGO final shape.

Competition for ACHIEVABLE App

The idea of of **"Achievable"** mobile application is not currently presented in the market. According to our researches, we couldn't find a personalized solution that directly supports personal goals realization with auto generation of actionable plan.This unique proposition positions us as pioneers in providing such an AI-driven solution.

However, we fully acknowledge that being the first does not preclude the emergence of subsequent competitors. We anticipate that similar applications with comparable, or even more advanced, features may appear within six months. Consequently, our business model places a strong emphasis on continuous research and development, ensuring that we maintain our leading position in the market.

Category	Competitors	Advantages	Disadvantages
Goal-tracking and Habit-building	Habitica, Strides	- Gamification elements to make habit-building more engaging and enjoyable. - Tracking progress and providing visual representations for motivation.	- Limited in scope, primarily focused on habit-building rather than comprehensive goal achievement. - May lack advanced features for personalized planning and guidance.
Personal Development and Productivity	Evernote, Todoist	- Versatile platforms for organizing tasks, setting goals, and tracking progress. - Cross-platform availability and synchronization.	- May lack personalized recommendations and guidance. - Limited focus on personal growth and may not provide comprehensive planning for long-term goals.
Health and Fitness	MyFitnessPal, Fitbit	- Extensive tracking capabilities for nutrition, exercise, and overall health. Integration with wearable devices for real-time data tracking. - Community support and challenges for motivation.	- Primarily centered around health and fitness, may not cover other areas of personal goals and dreams. - May not offer personalized planning and guidance beyond basic tracking and recommendations.
Life Coaching and Personal Growth	Fabulous, Headspace	- Comprehensive approach to personal growth, incorporating habit formation, mindfulness, and well-being. - Expert-led content and guidance.	- May lack personalized planning and recommendations for specific goals and dreams. - Limited in scope, focusing on specific aspects of personal growth rather than a holistic approach.
Personalized Recommendation and AI-powered	Spotify, Netflix	- Advanced AI algorithms for personalized recommendations. - Curated content and personalized suggestions based on user preferences.	- Focused on specific domains (music, movies, etc.) rather than comprehensive goal achievement. - Limited in scope, providing recommendations within a specific context but not offering personalized planning and guidance for broader goals and dreams.
Community and Social	Meetup, Strava	- Networking and community-building opportunities. - Connecting with like-minded individuals for support and motivation. - Sharing experiences and knowledge.	- Primarily focused on social interactions and community building rather than comprehensive planning and guidance. - May lack personalized recommendations and detailed goal tracking features.
Coaching and Mentorship Platforms	BetterUp, MentorCruise	- Access to professional coaches or mentors for personalized guidance and support. - Expert-led advice and mentorship in specific domains.	- Typically involves a paid service or subscription model. - Limited scalability in terms of the number of users that can access personal coaching or mentorship. - May not offer a comprehensive platform for planning and tracking goals beyond the coaching or mentorship aspect.

Our Value Proposition

Planaletix AI solutions have a tramendous advantages over the current market players, we introduce ourselves in the market with new personalized digital experience to the users by harnessing the latest AI technologies, we can summaraize our unique advantages as:

Value Proposition for ACHIEVABLE App

1. Personalization: **"Achievable"** application goes beyond generic recommendations by providing highly personalized journeys tailored to each user's specific goals, dreams, and preferences. By leveraging advanced AI algorithms, machine learning, and user data analysis, our app offers truly individualized plans that resonate with users on a deeper level.

2. Goals Suggestions & Idea development: **"Achievable"** will help the users to identify the right scope of their ideas, generate new ideas and surf alternatives.

3. Proactive Guidance: Unlike many mobile applications that simply provide information or resources, **"Achievable"** takes a proactive approach to guide users towards their goals. It not only offers recommendations but also creates actionable plans with step-by-step instructions, milestones, and reminders. This hands-on guidance and mentoring keeps users motivated, accountable, and on track towards achieving their dreams.

4. Adaptive Learning: **"Achievable"** continuously learns from user interactions, feedback, and outcomes, adapting and refining the recommendations and plans accordingly. Through a data-driven approach, the app becomes more intelligent over time, gaining a deeper understanding of each user's unique needs and evolving preferences.

5. Holistic Approach: Rather than focusing on a single aspect, **"Achievable"** takes a holistic approach to help users achieve their goals. It considers various dimensions of users' lives, such as health, relationships, career, personal development, and more. By addressing multiple facets, **"Achievable"** provides comprehensive plans that align with users' overall aspirations, leading to more fulfilling and well-rounded journeys.

6. Integration and Syncing: **"Achievable"** seamlessly integrates with other social media applications, devices, and platforms that users commonly utilize. It syncs with fitness trackers, productivity tools, calendars, and more, consolidating data and providing a centralized hub for users to track their progress across different areas of their lives. This integration offers a unified experience with too much fun and jouful spirit, making it convenient for users to manage their goals efficiently.

7. Social Engagement: **"Achievable"** fosters a supportive and engaging community for users. It allows users to connect, share experiences, and collaborate with like-minded individuals pursuing similar goals. By incorporating social features like forums, challenges, and user-generated content, your app cultivates a sense of camaraderie, encouragement, and accountability among users.

8. Real-Time Adaptability: **"Achievable"** is capable of adapting plans and recommendations in real-time based on changing circumstances, user feedback, or unexpected events. It acknowledges that life is dynamic, and plans may need to be adjusted accordingly. By providing agility and flexibility, our app helps users overcome obstacles and stay resilient in the face of challenges.

9. Insights and Analytics: **"Achievable"** app provides valuable insights and analytics to help users gain a deeper understanding of their progress and areas of improvement. It offers visualizations, reports, and trends analysis to highlight patterns, successes, and areas requiring attention. These insights empower users to make data-driven decisions and optimize their journey towards achieving their goals.

10. Trust and Transparency: **"Achievable"** places a strong emphasis on user trust and transparency. It clearly communicates how user data is collected, used, and protected, ensuring that privacy and security measures are implemented. By providing users with control over their data and transparent information about the app's functionality, you build a trustworthy relationship that fosters user loyalty.

11. Continuous Innovation: **"Achievable"** demonstrates a commitment to continuous innovation by regularly introducing new features, updates, and improvements. It stays ahead of the curve by adopting emerging technologies, incorporating user feedback, and leveraging the latest advancements in AI and mobile applications. This commitment to innovation ensures that users have access to the most cutting-edge tools and techniques to support their goal attainment.

12. Expert Knowledge and Insights: **"Achievable"** leverages expert knowledge from various domains to provide users with valuable insights and recommendations. By incorporating expertise from professionals, coaches, and industry leaders, our app offers a higher level of guidance and expertise compared to generic mobile applications.

13. Behavioral Analysis and Habit Formation: **"Achievable"** analyzes user behavior patterns and provides targeted strategies to help users form positive habits. By understanding user habits, our app can create personalized plans that are designed to overcome obstacles, reinforce positive behaviors, and establish long-term habits for success.

14. Emotional Support and Well-being: Your AI application goes beyond goal achievement and acknowledges the importance of emotional well-being. It incorporates features that support users' mental health, stress management, and emotional resilience

throughout their journey. This holistic approach fosters a healthier and more balanced approach to achieving goals.

15. Contextual Recommendations: **"Achievable"** takes into account contextual factors such as location, time, weather, and personal circumstances to provide relevant and timely recommendations. By considering these factors, **"Achievable"** offers actionable plans that are suitable for the user's current context, making them more practical and achievable.

16. Learning Resources and Content Curation: **"Achievable"** curates a vast library of learning resources, including articles, videos, podcasts, and books, tailored to each user's interests and goals. By providing educational content within the app, you create a one-stop platform for users to access valuable information and resources to support their journey.

17. Feedback and Progress Tracking: **"Achievable"** incorporates mechanisms for users to provide feedback on their progress, challenges, and satisfaction levels. By actively collecting user feedback, you can continuously improve the app's recommendations, plans, and user experience, resulting in higher user engagement and satisfaction.

18. Integration with External Services: **"Achievable"** integrates with external services and platforms, such as online courses, mentorship programs, or professional networks, to provide users with extended opportunities for growth and development. By offering seamless access to these services, **"Achievable"** becomes a comprehensive platform for users to pursue their goals.

19. Long-Term Goal Planning: **"Achievable"** helps users plan for long-term goals and dreams by breaking them down into actionable steps and milestones. By providing a roadmap for the future, your app enables users to maintain focus and progress towards their ultimate aspirations, even if they require significant time and effort.

20. Customizability and Flexibility: **"Achievable"** allows users to customize their journey according to their preferences, priorities, and constraints. It recognizes that everyone's path to success is unique and offers flexibility in tailoring the recommendations, plans, and pace of progress to suit individual needs. This adaptability enhances user satisfaction and engagement.

Why Us?

Planaletix's unique AI mobile app **"Achievable"** offers a unique solution for individuals looking to achieve their goals and dreams. With our advanced AI technology and personalized approach, we stand out from competitors in the market. Here's why you should choose us:

- **Disruptive & Innovative AI Technology:** Our app and platform leverage cutting-edge AI technologies and algorithms to deliver personalized journeys and actionable plans. This disruptive technology sets us apart from traditional mobile apps, offering investors the potential to capitalize on the growing demand for AI-driven solutions in goal achievement.

- **Addressing a Significant Market Opportunity**: The goal achievement market is vast and growing, with millions of individuals worldwide striving to accomplish their aspirations. By combining AI capabilities with personalized guidance, our app and platform tap into this lucrative market, positioning investors to benefit from its potential.

- **Scalable Business Model**: Our scalable business model enables rapid growth and expansion. With a solid foundation in AI technology and a user-centric approach, we have the potential to attract a large user base. Investors can capitalize on the scalability of our model and participate in the increasing value creation.

- **Monetization Potential:** Our app and platform offer various avenues for monetization, including subscription models, in-app purchases, and strategic partnerships. Investors can expect multiple revenue streams, increasing the potential for significant returns on investment.

- **Strong Intellectual Property:** We are investing in developing proprietary AI algorithms, granting us a competitive edge in the market. Our planned robust intellectual property portfolio ensures the protection of our technology and provides a barrier to entry for potential competitors.

- **Experienced and Committed Team:** Our team consists of highly skilled professionals with extensive expertise in AI, software development, and goal achievement domains. Investors can have confidence in our ability to execute the business plan and drive sustainable growth.

- **Market Differentiation:** Our app and platform differentiate themselves through advanced AI capabilities, personalized experiences, proactive guidance, and a holistic approach. These unique selling points position us as an attractive investment opportunity, offering a distinct advantage over competitors.

- **Focus on User Engagement and Retention:** We understand the importance of user engagement and retention in driving long-term success. Through continuous innovation, data-driven insights, and community engagement features, we prioritize user satisfaction, enhancing customer loyalty and maximizing the lifetime value of our user base.

- **Clear Path to Revenue Generation:** We have a well-defined revenue generation strategy in place, leveraging multiple monetization channels. Our data-driven approach, combined with a strong understanding of user needs, ensures that our revenue streams are aligned with market demand and user expectations.

- **Market Expansion and International Growth:** With a solid foundation in place, we have plans for market expansion and international growth. Investors have the opportunity to participate in our journey as we penetrate new markets, capitalize on global opportunities, and establish ourselves as a leader in goal achievement technology.

Invest in Planaletix and be part of a transformative venture that is reshaping the goal achievement landscape. Our AI mobile app and AI platform offer a compelling value proposition, strong market potential, and a dedicated team focused on delivering exceptional results. Join us in revolutionizing the way individuals achieve their goals and dreams, and realize substantial returns on your investment.

Expectations

Expected Retuen

We are looking for an investment of $8,000,000 for 20% equity of this buisness stream to fund our R&D and the global market expansion over the next 3 yearsyears. We expect Achievable revenue stream to be valued at $125,000,000 at the end of 2026 and, if we are succeed in opening new markets. Based on our forecast, the investment will be resulting in a return on investment (ROI) for our investors of 150% to 350%.

Financial Highlights by Year
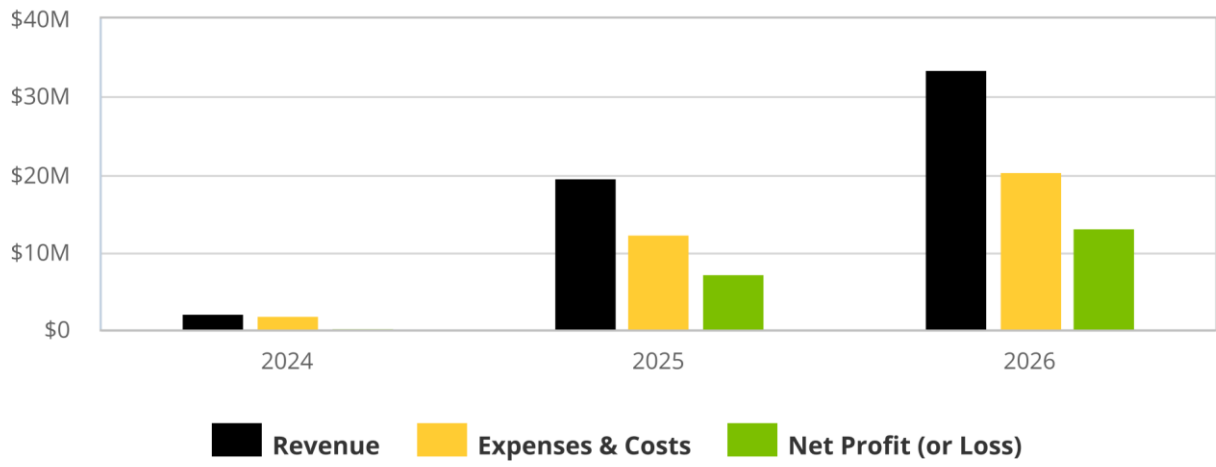
Strategic Plan

Company

Ownership & Structure

Achievable is a revenue stream product owned by Planaletix.

Information about Planaletix ownership and structure can be obtained from Planaletix Business Plan,

Intellectual Property

Planaletix will be strictly protecting its intellectual properties rights, by taking the following actions:

- Registering the "Achievable" application & "Planaletix" platform as patents to increase the asset value.

- Registering the logo and the name as trade mark.

- All the downloadable should be copy write protected.

- All the data insights should be copy write protected

- All the automated plans should be copy write protected, with legal terms and conditions that protect the rights for Planaletix.

Planaletix will select a legal consultancy firm in the 1st year of operations to take the responsibility of registering our products for copy-write protection, and create the legal terms and conditions associated with our products.

Regulatory Requirements

We are honored to establish our company in one of the best cities in the world that supports innovation and technology startups. As we are opening in Dubai, and as per the requirements of UAE government, Planaletix will follow and consider all the legal requirements , and the associated costs are planned accordingly:

- Company License (type: Professional/Consultancy)

- Opening Bank Account

- Legal residency for staff

- Health insurance for staff

- Taxes registration

Any further license that may be required to operate/launch specific activity.

It is highly recommended by this business plan to follow all the governmental regulations to protect our business from any illegal operations, including payment of taxes on time, license renewal....etc.

Mission, Vision & Values

MISSION

Our mission is "To empower individuals and entrepreneurs to achieve their goals and objectives by providing AI-driven solutions. We strive to make entrepreneurship and personal growth accessible and achievable for everyone."

VISION

Our vision is "We aim to become the first choice in mind for AI products that foster easier life-style, and support people productivity."

VALUES

1. **Innovation**: We foster a culture of continuous innovation, pushing the boundaries of AI technology to deliver the most effective solutions for our users.

2. **Empowerment**: We believe in empowering individuals by providing them with the tools, knowledge, and resources they need to succeed. We are committed to creating an environment where our users feel supported, motivated, and confident in pursuing their goals.

3. **Customization**: We recognize the uniqueness of each user and their business aspirations. We are dedicated to delivering personalized experiences and solutions that cater to their specific needs and preferences.

4. **Integrity**: We uphold the highest standards of integrity in everything we do. We prioritize transparency, honesty, and ethical practices to build trust with our users, partners, and the broader community.

5. **Collaboration**: We value collaboration and the power of collective wisdom. We actively engage with our users, listen to their feedback, and collaborate with experts and industry leaders to continuously improve our offerings.

6. **Impact**: We are driven by the desire to make a positive impact on individuals, businesses, and society as a whole. We strive to empower entrepreneurs, create opportunities, and contribute to economic growth and innovation.

7. **Customer-centricity**: We prioritize the needs and satisfaction of our customers above all else. We strive to understand their challenges and provide exceptional support, ensuring their success is at the heart of everything we do.

8. <u>**Continuous learning**</u>: We foster a culture of continuous learning and improvement. We encourage our team members to expand their knowledge, embrace new technologies, and stay ahead of industry trends, enabling us to deliver the most up-to-date and effective solutions to our users.

9. <u>**Diversity**</u>: We celebrate and embrace diversity in all its forms. We believe that diverse perspectives and experiences fuel innovation and creativity. We are committed to creating an inclusive environment that values and respects individuals from different backgrounds, cultures, and identities.

10. <u>**Sustainability**</u>: We are mindful of the environmental and social impact of our actions. We strive to incorporate sustainable practices into our operations and solutions, aiming to contribute positively to the planet and the communities we serve.

11. <u>**Data privacy and security**</u>: We prioritize the privacy and security of our users' data. We adhere to the highest standards of data protection, implementing robust measures to safeguard sensitive information and ensuring compliance with relevant regulations.

12. <u>**Respect**</u>: From the office guard to the CEO, from the youngest to the oldest, we respect all humans, and we also respect animals and plants. Losing respect is not an option.

Strategic Roadmap

Roadmap

Confidential, please ask Planaletix Management team.

Future Markets

Planaletix aims to provide a wide range of individuals with AI-driven solutions designed to simplify their lives, our future expansion has 2 axis, vertical and horizontal. Vertical by expanding the geographical expansion of our products into phases, and horizontal by introducing new products to new market segments.

Our ''**Achievable**'' mobile app offers personalized guidance and support to help users attain their goals through intelligent and organized methods. In addition, the ''**PLX**'' caters to

entrepreneurs and startups, facilitating their business planning endeavors. **Genaty** for personalized gonomic DNA data analsys.

In order to expedite the global adoption of these two solutions, we have identified several countries with the highest potential for supporting our objectives. We will concentrate our marketing budget and efforts in these regions to increase the likelihood of success, while keeping our long-term goal of global expansion in sight.

Furthermore, we recognize that the rapid evolution of AI applications necessitates continuous innovation, agile development, and swift launches to maintain our market position as the premier provider of personalized AI solutions. As competitors attempt to replicate our offerings, we will already be preparing our next groundbreaking product or feature that will disrupt the market.

Our future market development will not only focus on expanding our solutions to new geographical locations but will also target specific user segments with tailored products. Examples include:

Hey-Me: AI application designed for a broad user base, serving as a personal assistant.

Each product line developed by Planaletix will be accompanied by a carefully devised market penetration strategy, ensuring the most effective approach for capturing market share.

Our long-term vision also encompasses the integration of innovative hardware equipment with our applications, resulting in cutting-edge solutions that deliver unmatched user experiences to our customers.

Partners & Resources

Planaletix will consider partnerships and alliances strategy to facilitate the fast and rapid business growth.

Basically, one of our planned revenue streams is to provide the users with customized reports for data insights in specific locations and for specific industries, part of building the solution that will serve this product is to obtain the source of truth data, and this can be achieved based on alliances and agreements between Planaletix and governmental entities, manifactuerers and big retailers...etc, by offering data monitization deals for these entities.

This will guarantee a long term relationship with these entities and ensure the continuity of business based on win-win relationships.

Also, it is recommended in the 1st year of operations, to delegate all the legal activities to a legal firm to create/review all our contractual agreements, create the Terms & Conditions, Contracts....etc to avoid the risk of any unforeseen liabilities in the future.

Risks & Mitigation

We have created a detailed risk register to complete the risk analysis associated with the business.

Our methodology to build the risk register, was to start studying the external factors: Political, Economical, Social, Technological, Environmental & Legal.

Then, studying the internal factors, including: Operational, Financial, Human Resources, Marketing, Strategic.

Below our some of the major risk areas that we have identified, but for full detailed Risk register, please contact Mr. Yasser Ali (y.ali@planaletix.com) for more details.

1. Political:

- Risk: Government regulations and policies
- Risk: Distriputing our solutions in China
    - Impact: Compliance costs, operational restrictions, legal penalties
    - Likelihood: Medium
    - Internal Factors: Understand local political landscape and regulatory frameworks, ensure compliance with data protection laws and privacy regulations
    - External Factors: Engage legal advisors and consultants to navigate regulatory complexities, establish strong partnerships with local authorities and government agencies
    - Response Strategy: Regularly monitor and adapt to changing regulations, maintain transparency in data handling and privacy practices, conduct thorough compliance audits, establish a strong legal and regulatory framework, engage in

open communication with relevant authorities and seek their guidance, establish contingency plans for regulatory changes.

2. Economic:

- Risk: Market competition

- Risk: People in high population countries will not afford the service payment

- Risk: The price in USD as a currency will not be sufficient to generate the planned revenue

- Risk: People in high population countries will find challenges in online payments

- Risk: Changes in users ability to afford service pricing

    - Impact: Pricing pressures, decreased market share

    - Likelihood: High

    - Internal Factors: Identify unique value proposition, differentiation strategies, cost optimization measures

    - External Factors: Conduct thorough market analysis, monitor competitive landscape, adapt pricing strategies, invest in innovation and continuous improvement

    - Response Strategy: Continuously innovate and enhance the platform, offer competitive pricing with added value, build strategic partnerships, develop strong customer relationships, invest in marketing and brand awareness campaigns.

3. Sociocultural:

- Risk: Cultural differences and customer preferences

    - Impact: Low adoption, lack of customer engagement

    - Likelihood: Medium

    - Internal Factors: Conduct market research, user feedback analysis, develop culturally sensitive content

    - External Factors: Localize the application, adapt UI/UX to target markets, leverage user feedback to improve user experience, collaborate with local influencers and cultural experts

- Response Strategy: Conduct thorough market research, understand local customs and preferences, customize the application to cater to specific markets, engage in targeted marketing and localization efforts, build strong customer relationships, collect and respond to user feedback, adapt strategies based on cultural insights.

4. Technological:

- Risk: Technical issues and system failures
- Risk: Rapid changes in AI technology
    - Impact: Downtime, loss of user trust, reputational damage
    - Likelihood: Medium
    - Internal Factors: Robust infrastructure, regular system maintenance and updates, thorough testing, continous development, R&D investment in innovation
    - External Factors: Implement redundancy and backup systems, monitor system performance, conduct regular maintenance and updates, invest in scalable and reliable hosting solutions
    - Response Strategy: Establish robust infrastructure with failover mechanisms, invest in rigorous testing and quality assurance processes, implement proactive monitoring and performance optimization, have disaster recovery plans in place, prioritize system reliability and uptime, establish clear communication channels to inform users about maintenance and system updates.

5. Environmental:

- Risk: Data security and privacy breaches
    - Impact: Loss of customer trust, legal liabilities
    - Likelihood: Medium
    - Internal Factors: Implement data encryption, access controls, and user consent mechanisms
    - External Factors: Follow industry best practices for data security, comply with privacy regulations, train employees on data protection, conduct regular security audits
    - Response Strategy: Develop and implement comprehensive data security and privacy policies, conduct regular security audits and penetration testing,

educate employees on cybersecurity best practices, monitor emerging threats and vulnerabilities, encrypt sensitive data, establish incident response plans, provide transparent communication to users about data handling and privacy practices, build customer trust through transparent data governance.

6. Legal:

- Risk: Intellectual property infringement, copyright and patent issues
    - Impact: Legal disputes, reputational damage
    - Likelihood: Medium
    - Internal Factors: Conduct thorough intellectual property searches, secure necessary patents and copyrights
    - External Factors: Work with legal experts to ensure compliance with intellectual property laws, protect patents and copyrights, avoid infringement
    - Response Strategy: Conduct intellectual property searches and due diligence, protect intellectual property rights through patents and copyrights, respect and comply with intellectual property laws, seek legal advice when needed, establish clear policies and procedures for handling intellectual property matters.

7. Operational:

- Risk: System scalability and performance issues
    - Impact: Poor user experience, decreased user adoption
    - Likelihood: Medium
    - Internal Factors: Scalable infrastructure, load testing, performance optimization
    - External Factors: Regularly monitor system performance, conduct load testing, invest in scalability solutions
    - Response Strategy: Continuously monitor and optimize system performance, conduct regular load testing, invest in scalable infrastructure, prioritize user experience and performance optimization.

8. Reputation:

- Risk: Negative reviews and public perception
    - Impact: Loss of trust, decreased user adoption, damage to brand reputation

- Likelihood: Medium

- Internal Factors: Providing excellent customer service, resolving user issues promptly

- External Factors: Implementing user feedback mechanisms, proactive engagement with users, addressing user concerns and issues promptly, maintaining transparency and accountability

- Response Strategy: Establish a strong customer support system, proactively engage with users, address negative reviews and feedback promptly and transparently, demonstrate commitment to customer satisfaction and service quality, build a positive brand image through exceptional user experiences.

9. Compliance:

- Risk: Regulatory compliance issues

  - Impact: Legal penalties, reputational damage

  - Likelihood: Medium

  - Internal Factors: Compliance programs, regular audits, maintaining compliance with data protection laws

  - External Factors: Staying updated on regulatory requirements, conducting regular compliance audits, appointing a dedicated compliance officer or team

  - Response Strategy: Develop and maintain a robust compliance program, conduct regular compliance audits, educate employees on compliance requirements, establish clear policies and procedures, appoint a dedicated compliance officer or team, collaborate with legal experts to ensure compliance with applicable laws and regulations, maintain accurate and updated records, establish a culture of compliance and ethical behavior.

10. Financial:

- Risk: Insufficient funding

  - Impact: Limited growth, inability to scale

  - Likelihood: High

  - Internal Factors: Developing a realistic financial plan, securing funding through investors or loans

- External Factors: Exploring funding options, engaging with potential investors, seeking government grants or funding programs, creating a detailed financial projection and budget

- Response Strategy: Develop a detailed financial plan, explore multiple funding sources, secure investments or loans, optimize cash flow management, minimize unnecessary expenses, create a contingency fund, establish a strong financial management system, monitor financial performance and adapt strategies as needed.

11. Talent Management:

- Risk: Shortage of skilled AI professionals

  - Impact: Limited product development and innovation potential, increased recruitment costs

  - Likelihood: Medium

  - Internal Factors: Building a strong employer brand, investing in employee development and training

  - External Factors: Collaborating with universities and research institutions, providing internship and training programs, fostering a culture of innovation and learning

  - Response Strategy: Develop a comprehensive talent acquisition strategy, establish relationships with educational institutions, invest in employee development and training programs, provide opportunities for professional growth and advancement, foster a culture of innovation and learning, conduct market research on talent availability and competition, offer competitive compensation and benefits, build a strong employer brand to attract top talent.

12. Market:

- Risk: Rapid technological advancements and obsolescence

  - Impact: Decreased competitiveness, loss of market share

  - Likelihood: Medium

  - Internal Factors: Continuous research and development, staying updated with industry trends and customer demands

  - External Factors: Tracking technological advancements, monitoring competitor activities, conducting market research and analysis

- Response Strategy: Maintain a strong focus on research and development, invest in innovation and technology upgrades, closely monitor market trends and customer demands, foster strategic partnerships, collaborate with industry experts, conduct regular market research and analysis, adapt strategies based on changing market dynamics, anticipate and respond to technological disruptions.

Exit Strategy

The exit strategic plan designed to support the following objectives:

- Business rescue to decrease the negative impact on the capital investment.
- Decrease the negative impact on the staff in case of business demolishing return.
- Business profit maximization by acquiring fast one-shot profit.

The exit strategic plan has been divided into 2 sub-plans depending on the situational scenario:

Scenario 1: Business Demolishing Return
Triggers:
- Total Costs > Total Income by 10% for more than 12 consecutive months from the launch date of the products.
- Achieving less than 25% of the target revenue at the end of the 1st year.
- Force majeure affecting the business operations (including but not limited to: wars, political conditions, physical disasters...etc).
Actions:
- Stop the marketing plan to decrease the costs.
- Give 2 months notice period for the staff.
- Terminate any rent contracts.
- Sell the company assets (If any).
- Terminate the staff residency documents with the municipality.
- Terminate the company license with the municipality.

Scenario 2: Business Fast Profit Maximization (Acquisition)
Triggers:
- Capital increase to 100M USD within 3 years.
Actions:
- Valuate the company by special consultancy firm to determine the realistic company value.

– Change the company structure to avail 10-20% of the company shares to new investors to increase the assets (new investment to develop new products and start manufacturing lines).

Investment Exit Plan

- Investors will be eligible for 10% annual profit share.

- By the end of 2026, the investors can withdraw their investment shares with the share value determined by official valuation firm, by selling their shares to another buyers, while Planaletix's exisitng owners will have the priority to buy the shares with their market value after official valuation.

- All investors have the right not to sell their shares after the end of 2026, and keep their equities, and continue to receive the 10% annual profit share.

Strategic Objectives & Goals

Short Term

The following short-term objectives are essential to the success of the business and should be accomplished within six months from the effective start date, which is June 2023 until December 2023:

1. Establish the company's legal presence.

2. Outsource the development work to a reliable AI development company in order to ensure a rapid time-to-market, foster team harmony, and minimize hiring expenses.

3. Delegate the marketing launch campaign to a reputable US marketing agency with a branch in Dubai, for better understanding of the US and EU markets.

4. Launch our solutions by the last week of December 2023.

5. Limit hiring to essential roles only, streamlining the company structure.

6. Acquire a physical location only if funding is secured, ensuring that costs are minimized while maintaining efficiency prior to (and in close proximity to) the solutions' launch.

7. Apply for a high-tech incubation program, preferably In5, to leverage the benefits of incubation, such as access to working spaces, licensing discounts, and connections to investors.

8. Finalize all branding elements to establish a strong corporate identity.

9. Develop the company website, ensuring it is ready to accommodate the solutions upon their release.

Med Term

Upon successfully accomplishing the short-term objectives, it is imperative to attain the following mid-term objectives within the first year of operations (ending in May 2024) from the effective inception date of the business:

1. Introduce the solutions in countries detailed in phases 1 and 2, and re-evaluate the countries outlined in phase 3.

2. Finalize the recruitment process for in-house Marketing and Finance roles.

3. Complete the hiring process for in-house technical resources specializing in IT managed services.

4. Ensure physical operations for Marketing and Finance roles.

5. Maintain high cybersecurity standards for the solutions infrastructure.

6. Formulate an agreement with a legal consultant to register the solutions as patents.

7. Implement a robust financial system that delivers real-time reporting, scalability, and cost efficiency.

8. Establish a comprehensive marketing performance reporting mechanism.

9. Develop and finalize all internal policies, processes, procedures, and guidelines.

10. Create a framework for Research, Development, and Innovation.

11. Establish long-term data monetization partnerships with governmental bodies.

Long Term

The following long-term objectives will be a key success factor to transform the business maturity within the first (3) years of operation:

1. Conduct detailed analysis & studies for new products : "Hey-Me" AI solutions, and start development phase once we receive positive outcomes from the studies.

2. Invest 5-7% in R,D&I for integrated AI manufactured products that facilitate easy life-style and smart homes.

3. Invest 10% of the company revenue in partnering with AI tech startups.

4. Develop APIs hub for data insights to generate additional revenue streams.

5. All the staff should be in-house, working on physical operation mode.

6. Create AI consultancy department for customized data monitization projects.

SWOT Analysis

SWOT Analysis

We have conducted detailed marketing, business, and financial analysis, and summarized these studies into SWOT analysis for the major areas that needs our attention and focus:

Strengths	Weaknesses
1. Strong technical expertise in AI	1. Limited market presence and brand recognition
2. Unique value proposition	2. Initial lack of user base for the mobile application
3. Complete vision for Innovative and user-friendly UI/UX	3. Potential challenges in data privacy and security
4. Building our solution over robust infrastructure	4. Initial cost and resource constraints
5. Talented and skilled development & marketing contractors	5. Possibility of technical glitches and bugs
Opportunities	**Threats**
1. Increasing demand for AI solutions	1. Intense competition from existing AI applications and platforms
2. Growing market for personal development tools	2. Rapid technological advancements requiring continuous innovation
3. Global reach and scalability	3. Shifting customer preferences and needs
4. Strategic partnerships and collaborations	4. Potential legal and regulatory challenges
5. Untapped market segments	5. Economic downturn or market instability

Strengths:

1. Strong technical expertise in AI: Planaletix relies on a talented development individuals (e.g. Eng. Mostafa Eissa, one of the world wide recognized AI experts) with deep

knowledge and experience in AI technologies, enabling the creation of robust and innovative solutions.

2. Unique value proposition: Planaletix's AI mobile application and automated business plan platform offer distinct features and functionalities, providing a competitive edge in the market.

3. Innovative and user-friendly UI/UX: The products will be designed with a focus on delivering exceptional user experiences, making them more appealing to users.

4. Robust infrastructure: Planaletix will invest in a reliable and scalable infrastructure to ensure smooth and efficient operation of the applications.

5. Talented and skilled management team: Planaletix management team has a dedicated industry experts with skilled and capabilities for leading the development and improvement of the products from business and technical prespectives.

Weaknesses:

1. Limited market presence and brand recognition: As a new company, there may be limited awareness and recognition among potential customers, requiring focused marketing efforts.

2. Initial lack of user base for the mobile application: At the initial launch, the mobile application may face challenges in acquiring a substantial user base, impacting user engagement and adoption.

3. Potential challenges in data privacy and security: Developing AI applications requires careful handling of user data, necessitating strong data privacy and security measures to build trust with users.

4. Initial cost and resource constraints: Limited resources and budget may pose challenges in terms of product development, marketing, and customer acquisition.

5. Possibility of technical glitches and bugs: AI applications are complex, and there is a possibility of encountering technical issues that may impact user experience and satisfaction.

Opportunities:

1. Increasing demand for AI solutions: The growing interest in AI technology presents an opportunity to cater to the market demand for AI-powered applications.

2. Growing market for personal development tools: The market for personal development and goal realization tools is expanding, providing a target market for the AI mobile application.

3. Global reach and scalability: The products have the potential for global reach and scalability, enabling the company to tap into diverse markets and expand its customer base.

4. Strategic partnerships and collaborations: Collaborating with industry partners and experts can provide access to resources, knowledge, and customer networks, facilitating business growth.

5. Untapped market segments: Identifying and targeting specific niche markets within the personal development and startup sectors can lead to untapped opportunities for growth.

Threats:

1. Intense competition from existing AI applications and platforms: The AI market is highly competitive, with established players and numerous competing applications offering similar functionalities.

2. Rapid technological advancements requiring continuous innovation: The fast-paced nature of AI technology necessitates ongoing innovation to stay ahead of competitors and meet evolving customer expectations.

3. Shifting customer preferences and needs: User preferences and needs may change over time, requiring the company to stay updated and adapt its products accordingly.

4. Potential legal and regulatory challenges: Compliance with data protection, privacy, and intellectual property laws can pose legal and regulatory challenges, requiring careful monitoring and adherence.

5. Economic downturn or market instability: Economic fluctuations or market instability can impact customer spending and business growth, potentially affecting the company's revenue and market position.

Barriers to Entry

We understand that penetrating the market of AI solutions is not an easy step, but as it not an easy step for us, it won't be an easy step for others as well, and that will decrease the overall landscape of competition. We have considered the below main aspects in our plan:

1. **Technological Barriers:** Developing AI-based products requires advanced technical expertise and access to cutting-edge technologies. The complexity of AI algorithms and the need for extensive data sets can pose challenges for new entrants without sufficient resources or technical capabilities.

2. **Intellectual Property Barriers:** Existing companies in the AI industry may hold valuable patents, copyrights, or trade secrets related to AI algorithms or technologies. This can create barriers for new entrants who may face legal obstacles or need to invest significantly in research and development to develop unique and differentiated products.

3. **Brand Recognition:** Building brand awareness and trust among potential customers can be a significant challenge for new entrants, requiring substantial marketing efforts and investments.

4. **High Development Costs:** AI development involves significant costs related to talent acquisition, infrastructure setup, data collection, and algorithm training. New entrants may face financial barriers, especially if they lack access to sufficient funding or face limitations in raising capital.

5. **Data Access and Privacy:** AI applications heavily rely on large and high-quality datasets for training and improving algorithms. Accessing relevant and diverse datasets can be challenging for new entrants, particularly if they do not have existing partnerships or data-sharing agreements in place. Additionally, ensuring compliance with data privacy regulations and addressing concerns around data security can pose additional barriers.

6. **Regulatory Compliance:** The AI industry is subject to various regulations and guidelines related to data privacy, ethics, bias, and transparency. Complying with these regulations and staying up-to-date with evolving legal frameworks can be a barrier for new entrants, requiring dedicated resources and expertise.

7. **Market Competition:** The AI market is highly competitive, with established players and a growing number of startups entering the field. Competing against existing companies

with established market shares, customer bases, and extensive resources can be a significant challenge for new entrants.

8. **Customer Adoption and Trust**: Convincing customers to adopt new AI products and platforms may be challenging, especially if they are already using alternative solutions or if there is skepticism around AI technologies. Gaining customer trust and demonstrating the value and reliability of your products will be crucial.

9. **Partnership and Ecosystem Development**: Building partnerships with relevant stakeholders such as data providers, industry experts, or business advisors can be essential for the success. However, establishing these partnerships may require time, effort, and negotiation skills.

Business Plan

Operational Model

Revenue Streams

Planaletix management team have done extensive exercise to build a diverse revenue stream model that guarantee sustainability of revenue through covering different market segments:

- B2B vs. B2C
- Short Term vs. Long Term
- Revenue Targeted vs. Market Positioning Targeted
- Mass segment vs. Niche segment

Also, it is worth to mention that for the purpose of focusing our efforts and optimizing our costs of development and marketing. We have decided to start our first 12 months of operations with the highest potential revenue streams, while the detailed planning and forecasting for the rest of the revenue streams will be carefully studied and planned while we monitor the progress of our planning for the initial revenue streams.

Below are the details of our revenue streams, with categorization, highlighting the phases' enclosure.

Revenue Stream	B2B	B2C	Short Term	Long Term	Revenue Targeted	Positioning Targeted	Mass	Niche
Standard Monthly Subscriptions		X	X	X	X		X	
Premium Monthly Subscriptions		X	X	X	X			X
AI Life Coaching Counsellor		X				X		X
Business Recommendations	X		X	X	X		X	
Data Insights Sales	X			X	X		X	

Work Flow
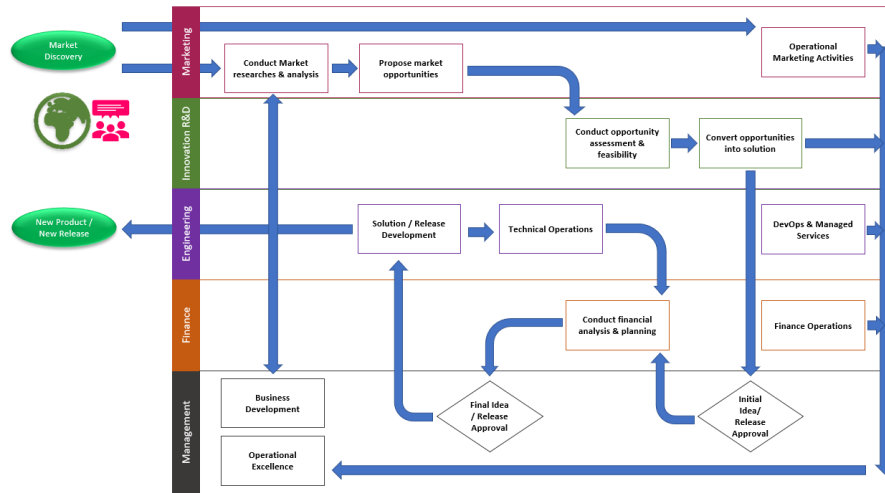
Our Business Workflow:

- Every business action, plan, or investment should be driven by market response to a market need. Therefore, our workflow begins with conducting extensive market research and analyzing the market needs.

- The marketing team will analyze the market needs and propose new ideas or features to meet those needs. All ideas will be evaluated by the Innovation and R&D team for technical and commercial feasibility. If a potential idea or feature passes the assessment, it will be converted into a technical solution proposal.

- The management team will review the technical proposal in relation to the business objectives. If initial approval is obtained, extensive financial analysis and planning will be conducted.

- The financial plan will be presented to the management team for final approval. Subsequently, a release plan and project plan will be developed to initiate engineering development and product release to the market.

- All operational activities will be integrated by the "Operational Excellence Hub," which is led by the management.

- The purpose of the Operational Excellence Hub is to streamline operations, fostering simple, agile, and efficient interactions between teams.

HR Plan

Strategies in the 1st (3) years of Operations:

- Engineering team should be from low-cost countries,
- Engineering team salaries should be at top band salaries in their countries.
- Engineering team should be with top profiles in their technical areas.
- Finance, Marketing & Management team should be physically co-located.
- Starting staff should not leave the company during the 1st (3) years of operations.

Working Environment:

- Company vision should be shared and clarified to all employees during the on-boarding process,
- Emphysize open communications, friendly atmosphere, collaboration, and inspirational environment.
- Build a rewarding system to recognize employees in a monthly basis.
- Support trainings that improve the employees innovation and creativity, and capabilities to do their tasks,
- Promote and encourage ethical behaviour and respect between all staff.

Salaries:

- Engineering team should start with top salary bands, head-hunt the best in the market.
- For Finance & Marketing teams, salaries should be in Mid-to-high range in the 1st (2) years of operations, and to be reviewed after the 2nd year financial results for further increase.
- All roles will be subjected to annual salary increase with min. 10%.

Hiring Plan:

- Initial solutions development will be done by 3rd party, and the engineering team will be hired by June 24.

- Initial marketing and launch activities will be done by 3rd party, and the marketing team will be hired by June 24.

- Exception for the Marketing Manager, this role will be hired by Sep 23.

- Finance team will be hired gradually From Dec 23, till May 24.

- HR and admin staff will be hired with the start of the physical operations on Jan 24.

Details of the hiring plan are available in the Planaletix BP.XLS file.

Hirarchy:
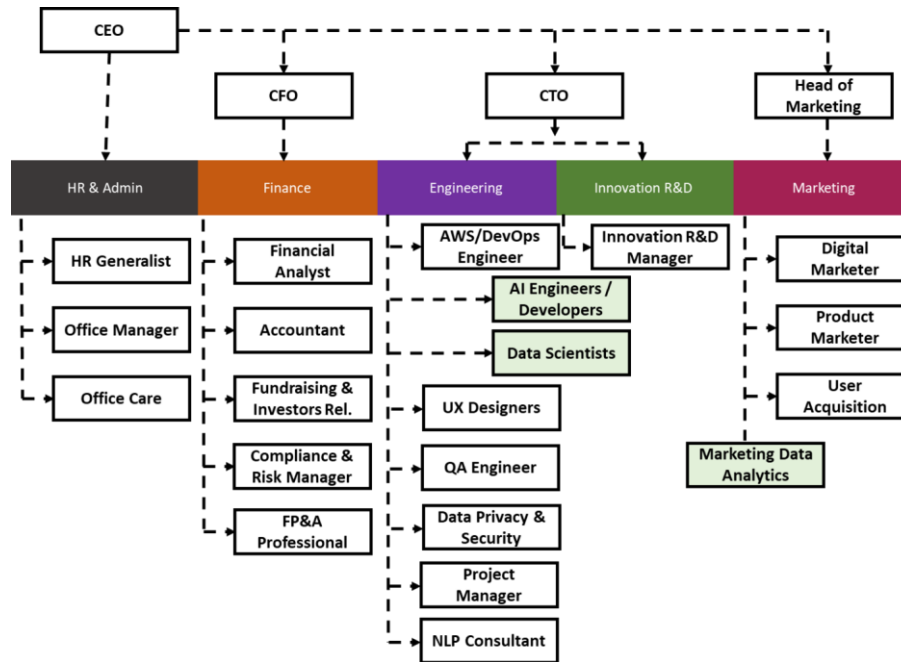
Personnel Table

	2024	2025	2026
AI Engineers / Developers-[Egypt]		$26,400	$58,080
AWS / DevOps Engineer (0.67)		$26,400	$28,800
Psychology & NLP Consultant (Part Time)-[Egypt] (0.97)	$5,500	$6,000	$6,000
Data Scientists-[Egypt] (1.33)		$56,568	$62,232
UX Designers-[Egypt] (1.33)		$22,632	$24,888
Project Manager-[Egypt] (0.67)		$13,200	$14,520
QA Engineers-[Egypt] (1.33)		$18,864	$20,736
Data Privacy & Security Experts-[Egypt]		$26,400	$58,080
ACH Product Manager-[Dubai] (1.33)		$144,000	$158,400
User Acquisition Specialist-[Dubai] (0.67)		$72,000	$79,200
Totals	**$5,500**	**$412,464**	**$510,936**

Locations & Facilities

<u>Virtual Operation:</u>

– Microsoft Team should be facilitated for easy communications and collaboration.

– All remote virtual employees will be supplied by secured laptops to ensure the data security.

– Weekly physical meeting with the CTO & Innovation Manager to review the plans, status and progress.

– The CEO should attend the physical meeting once per month, and attend the weekly meeting remotely.

<u>Physical Operations:</u>

– The location should be in Dubai in one of the centeralized Free Zones.

– Better to choose open space to encourage team spirit, try to gather all the staff in one space.

– Avoid spending expenses on expensive decoration and costly furniture.

– Recommended to choose modern cozy furniture.

– The office should contains at least (1) closed meeting room.

– Better to choose a location close to public transportation. [e.g. JLT, Internet City, Business Bay]

– Better to choose a location with monthly payment options.
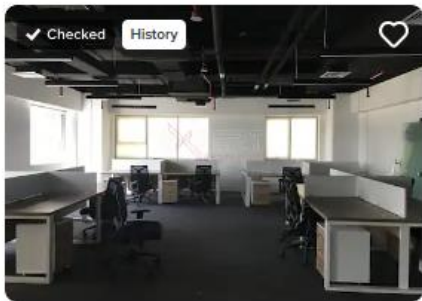
AED 220,000   FEATURED

2107 sqft

Negotiable | Fully Fitted | With Pantry

Executive Tower D (Aspect Tower), Executive Towers, ...

Email   Call   WhatsApp

AED 230,000

1934 sqft

Close To Metro | Nicely Furnished | Maintained

Indigo Icon, JLT Cluster F, Jumeirah Lake Towers (JLT),...

Email   Call   WhatsApp

Team

Our business is inspired by the collaboration between its founders, Eng. Yasser Ali (CEO), and Eng. Mohamed Eissa (IR&D Manager), and our geneious Advisor Eng. Mostafa Eissa (Acting As CTO).

Yasser is our problem solver, big crazy things can be transformed into Lego-blocks with him. He has a 20 years of diverse experience in management, project management & business consulting, focusing on new technologies and startups. He has a master's degree in Telecommunications, and MBA in Marketing.

Ahmed is our denamo, he is the motivator, and the person who can make the plans in papers realized. He has 20 years of experience in product development and consumer behaviour analysis in different industries, with great attention to AI applications and new technologies.

Mostafa is coming from the future, with his scientific researches, internationally recognized patents in the field of AI, he became one of the regional figuers in AI technologies, and with his 18 years of experience in managing, and forming IT teams within multinational corporates as well as startups. Mostafa is a public figure in AI and advisor for many governments including USA, UK, Spain & Egypt.

Marketing

Market Trends

- **The increasing adoption of AI in mobile apps.** AI is being used in a wide range of mobile apps, from personal productivity apps to gaming apps. This trend is expected to continue in the coming years, as businesses and developers find new and innovative ways to use AI to improve the user experience.

- **The growing demand for automated business planning tools.** Small businesses and entrepreneurs are increasingly looking for automated business planning tools that can help them create and manage their business plans. These tools can save businesses a significant amount of time and money, and can help them to make better decisions about their businesses.

- **The increasing demand for personalized experiences.** Consumers are increasingly demanding personalized experiences, and AI can help businesses to deliver these experiences. For example, AI-powered mobile apps can recommend products and

services that are relevant to the user's interests, and AI-powered business planning tools can help businesses to create business plans that are tailored to their specific needs.

Statistical Researches:

- **The global market for AI in mobile apps is expected to reach $33.9 billion by 2025.** This growth is being driven by the increasing demand for personalized experiences, the growing popularity of mobile gaming, and the increasing use of AI for security and fraud prevention.

- **The global market for automated business planning tools is expected to reach $1.5 billion by 2025.** This growth is being driven by the increasing number of small businesses and entrepreneurs, the growing demand for personalized experiences, and the increasing use of AI for data analysis and decision-making.

These data show that there is a significant market for AI-powered mobile apps and business planning tools.

- **In 2022, there were over 2.8 billion mobile app users worldwide.** This number is expected to grow to over 3.6 billion by 2025.

- **The average person spends over 3 hours per day on their mobile phone.** This time is spent on a variety of activities, including using mobile apps.

- **Over 50% of small businesses use some form of business planning software.** This number is expected to grow as more businesses adopt automated business planning tools.
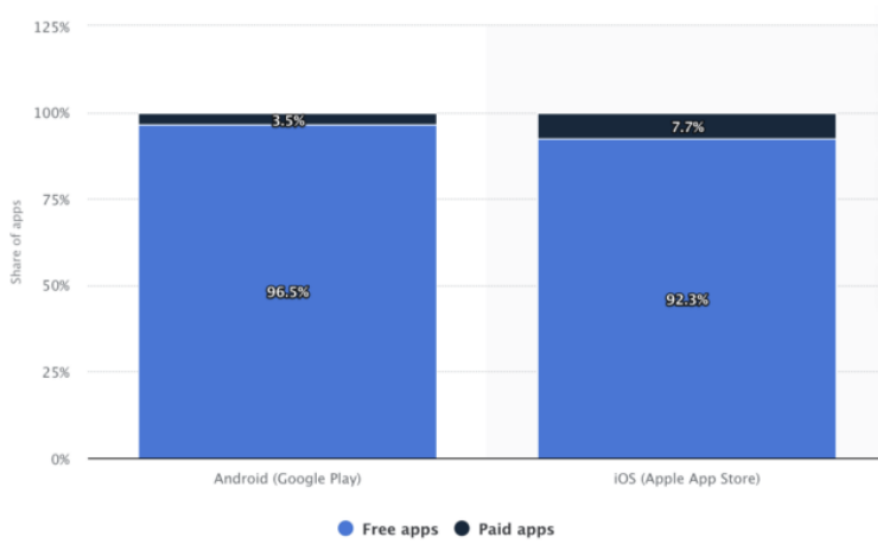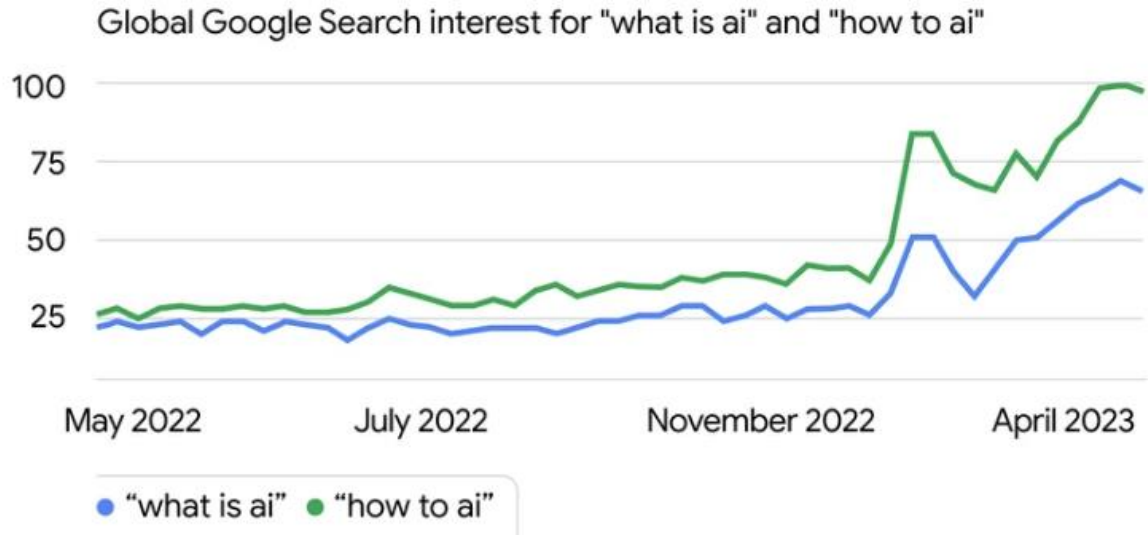
Sources of Data:

- **Global Market for AI in Mobile Apps**
    - Source: Grand View Research, Inc.
    - Report: "Artificial Intelligence (AI) in Mobile Apps Market Size, Share & Trends Analysis Report by Component (Software, Hardware), by Application (Personal Productivity, Gaming, Others), by Region, and Segment Forecasts, 2022-2028"
    - Date: March 2022

- **Global Market for Automated Business Planning Tools**
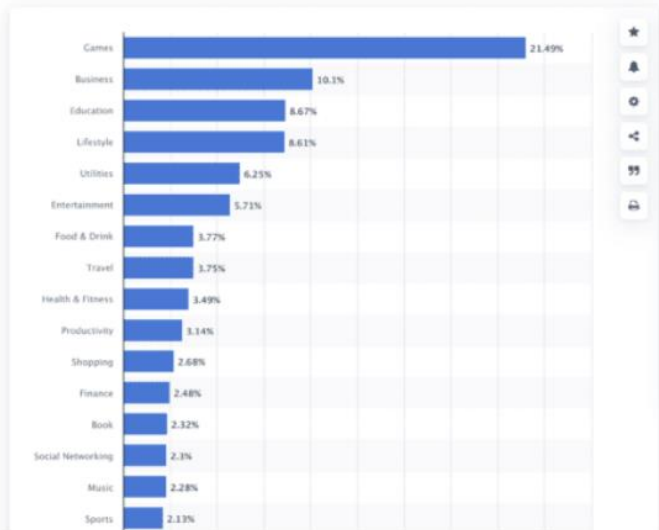   - Source: MarketsandMarkets™

- Report: "Automated Business Planning Tools Market by Component (Software, Services), by Deployment (On-Premise, Cloud), by Organization Size (Small and Medium-Sized Enterprises (SMEs), Large Enterprises), and Region – Global Forecast to 2025"
- Date: February 2022

- **Number of Mobile App Users Worldwide**
  - Source: Statista
  - Report: "Number of Mobile App Users Worldwide from 2016 to 2025 (in millions)"
  - Date: January 2023

- **Average Time Spent on Mobile Phones Per Day**
  - Source: Statista
  - Report: "Average Time Spent on Mobile Phones Per Day Worldwide from 2017 to 2025 (in minutes)"
  - Date: January 2023

- **Percentage of Small Businesses Using Business Planning Software**
  - Source: Clutch
  - Report: "The State of Small Business Planning Software in 2022"
  - Date: February 2022

Supportive Trends:

Mobile App Download Statistics & Usage Statistics (2023) – BuildFire

Global Google Search interest for "what is ai" and "how to ai"

- "what is ai" - "how to ai"

- Free apps - Paid apps

Most popular Apple App Store categories in June 2021, by share of available apps

HOW MANY APPS DO WE USE?

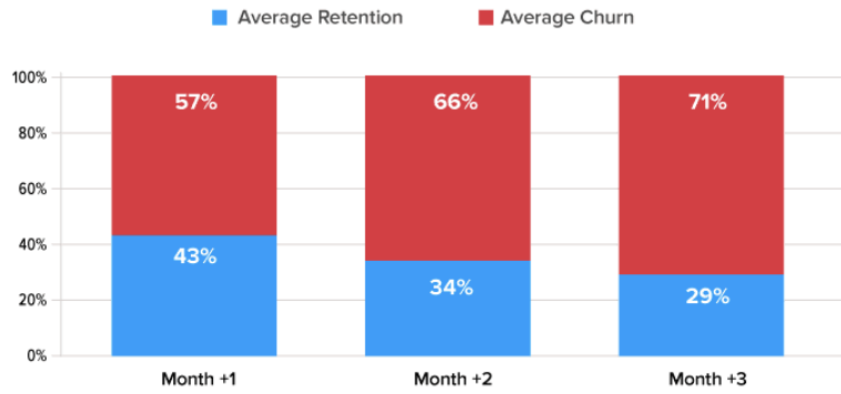On average, a person now has more than **80 apps** installed on their phone

175B apps are downloaded yearly

The average person uses...

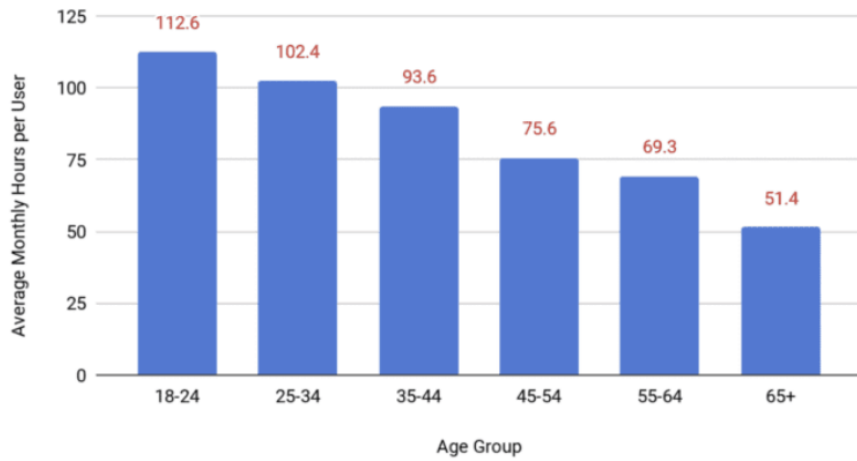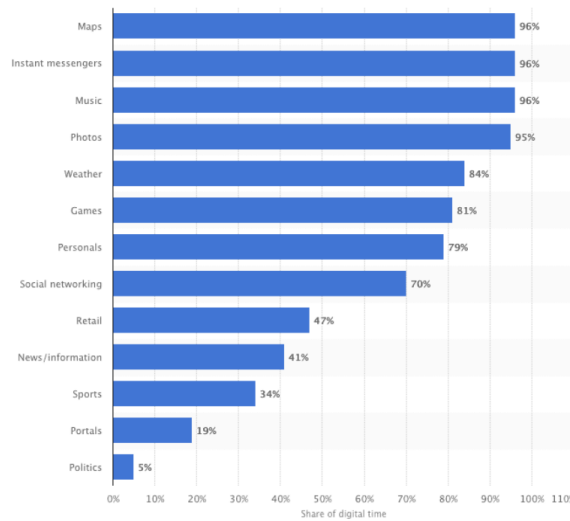**9** mobile apps on a daily basis and

30 apps every month

71% of app users churn within the first 90 days of downloading an app.

Average Monthly Hours per Mobile App User by Age

-

Marketing Plan

Important Considerations:

- Detailed Strategic Marketing Plan, and Annual Marketing Plan will be developed by the marketing manager [Due Date: 25-09-2023], and approved by the CEO.

- The NLP expert should provide inputs to the marketing plan and branding elements.

- The initial launch campaign will be contracted to professional advertising agency located in the US, and supervised by the CEO and marketing manager.

The marketing budget should be distributed on the following activity groups:

- Marketing Studies
- Social Media
- Influencers
- Entrepreneurship Sponsorships
- Events

Major Marketing Activities

The major marketing activities should focus three main goals:

1- on increasing the good word of mouth :

2- In building the brand Recognition

3- In creating the positioning

Pricing

Our pricing strategy should be tailored to affordable for a very wide range of consumers, for Achievable app, the prices should be affordable for the majority of age group (18-24) in the focus countries and equal to a fast-food meal price. For Planaletix business plan, the instant plan price should be also very affordable for any type of business at any scale for business budget as low as 1000$, and equal to the price of fine-dinning dinner.

Our pricing models should be elastic to cover diverse categories:

1. **Freemium Model:**

    • Offer a basic version of Achievable & Planaletix for free, allowing users to access essential features and limited functionality.

    • This strategy helps attract a larger user base and allows users to experience the value of your products before committing to a paid plan.

2. **Subscription Model:**

- Implement a monthly subscription-based pricing model for both products, offering different tiers or plans (monthly, 6 months & annual).

- Provide added value for subscribers, such as exclusive content, priority support, or early access to new features or updates.

3. **Premium Tiered Pricing:**

- Provide premium tiers or add-on features for users who want access to advanced functionalities, personalized recommendations, or additional support.

- Each tier should cater to specific customer segments or user requirements, allowing users to choose the level of features and support that best suits their needs and budget.

4. **Custom Pricing:**

- For enterprise-level customers or larger businesses, consider offering custom pricing based on their specific needs, scale, and custom requirements.

- This approach allows us to negotiate pricing agreements that consider factors such as tailored features, or dedicated development.

Timeline
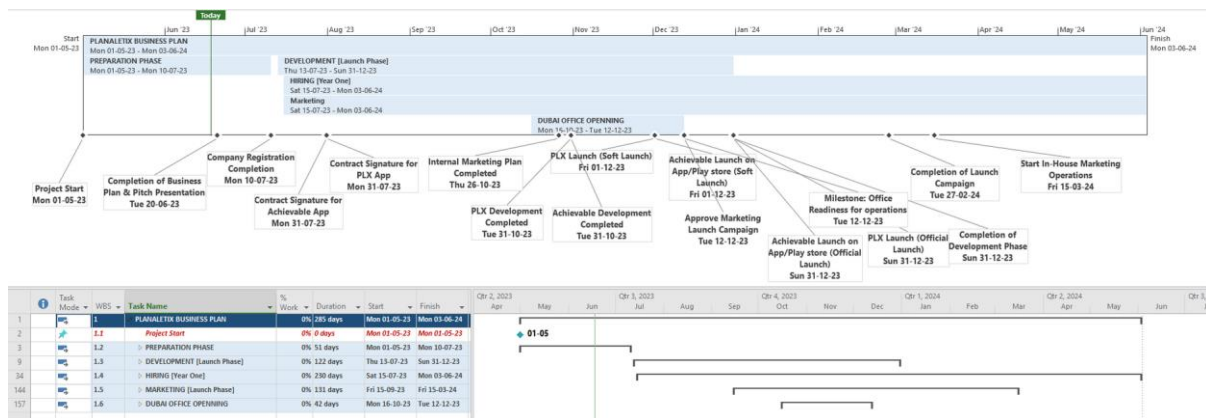
Full detailed schedule for Business Plan activities is available in PDF and MS Project formates.

For more details, please contact Eng. Yasser Ali

Financial Plan

Forecast

Financial Highlights by Year
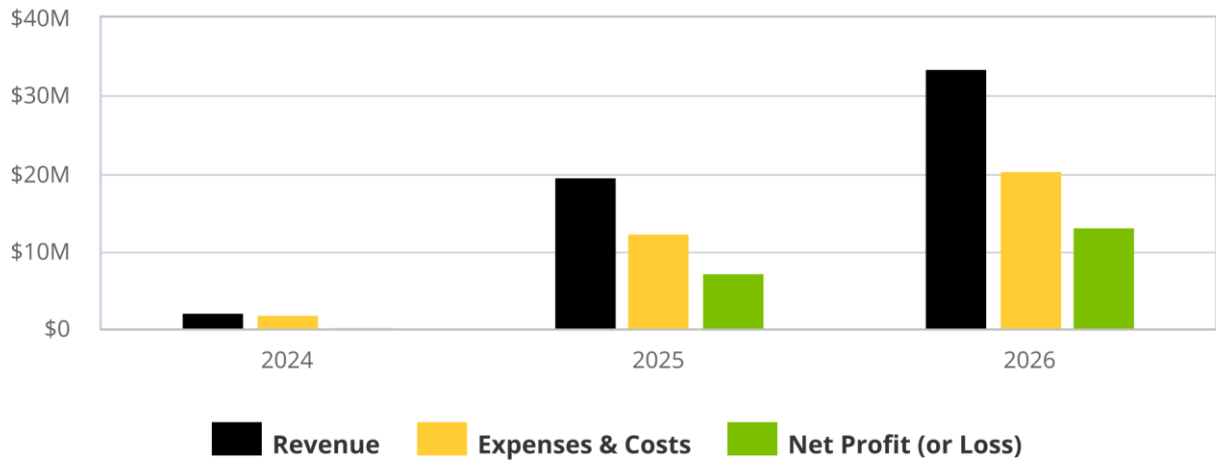
Financial Highlights by Month
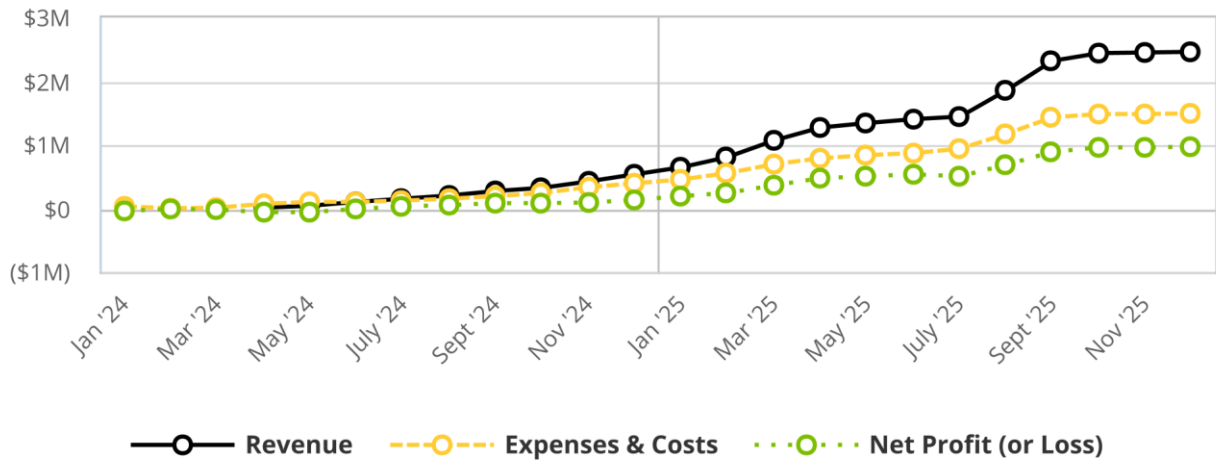
Revenue
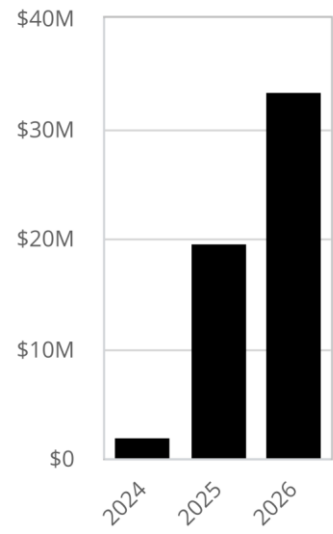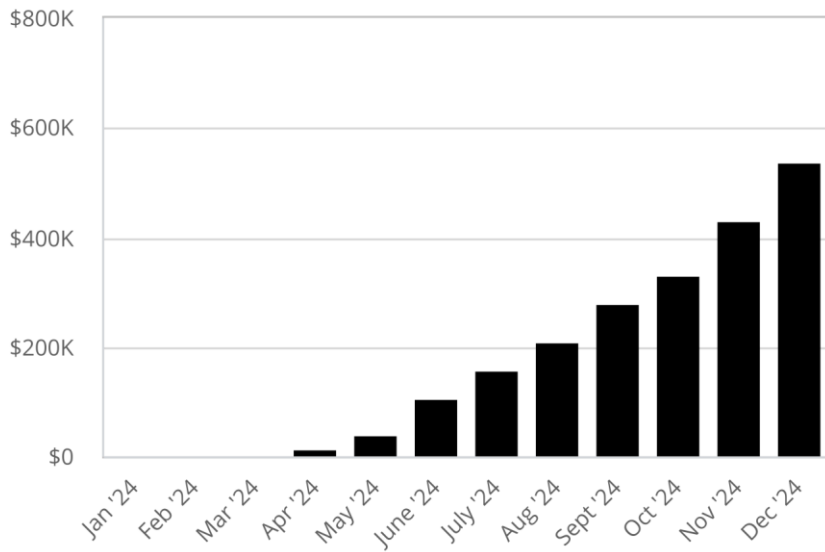
Revenue by Year
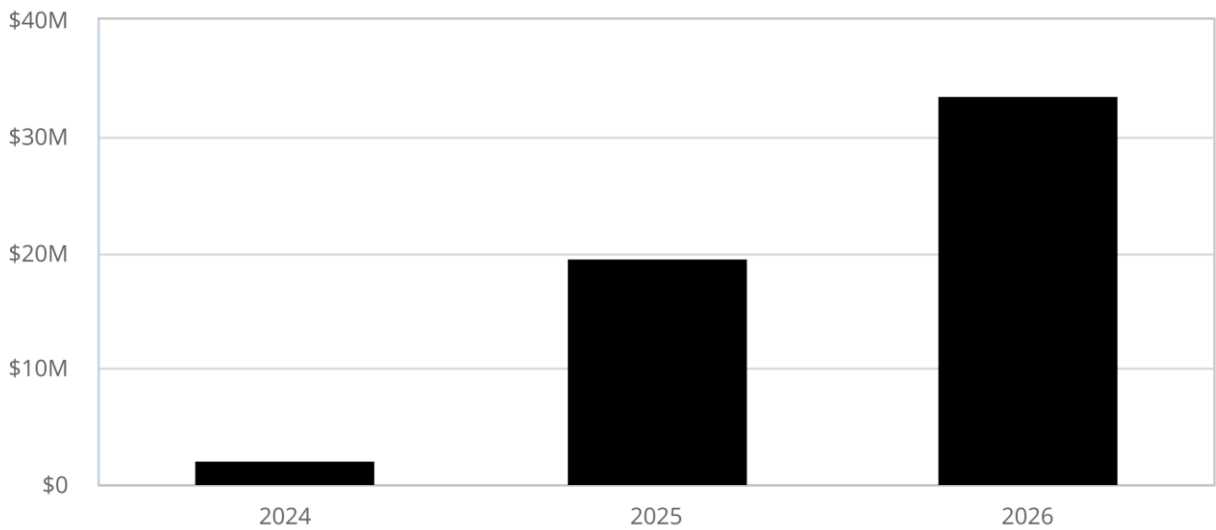
Revenue by Month
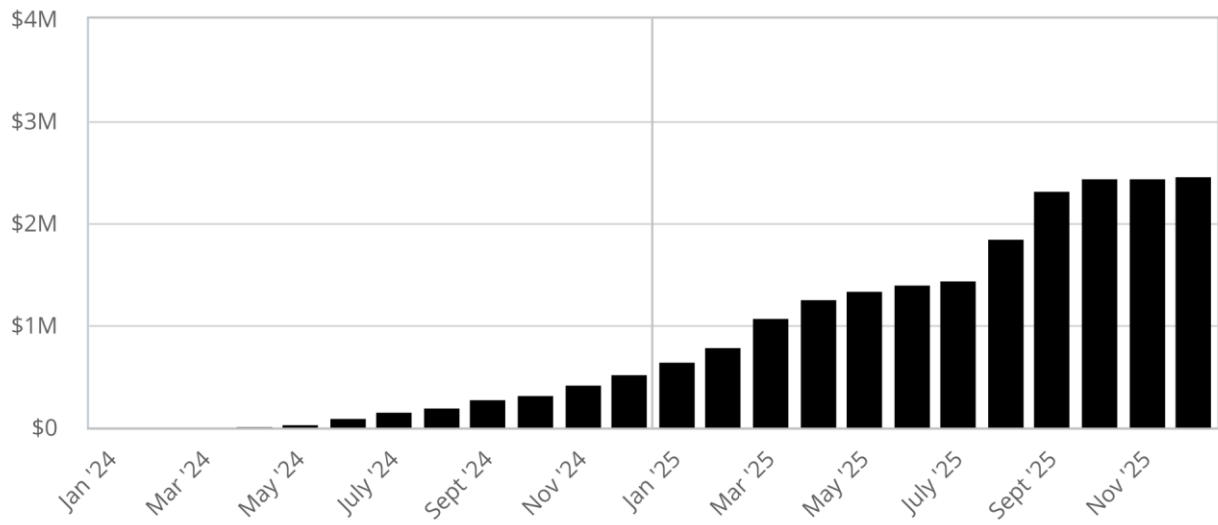
Expenses
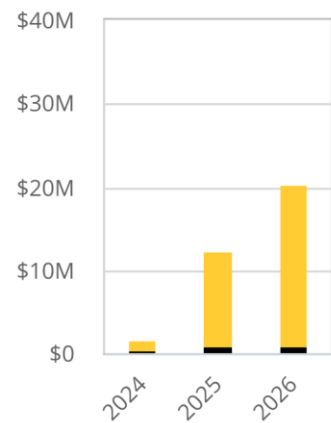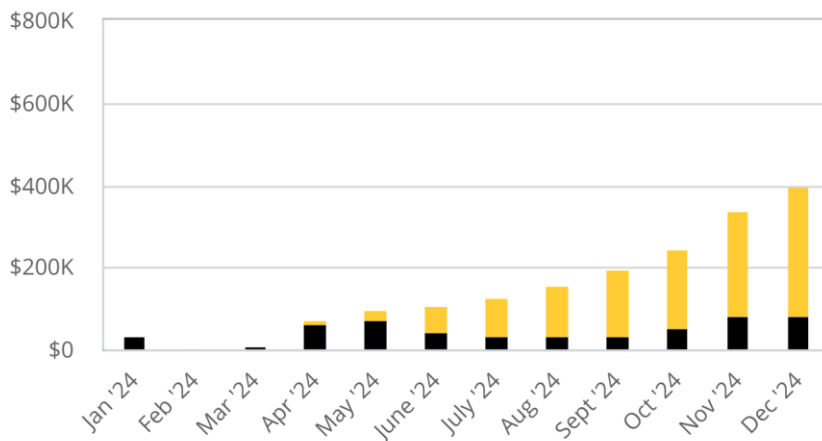
Direct Costs **Expenses**

Expenses by Year
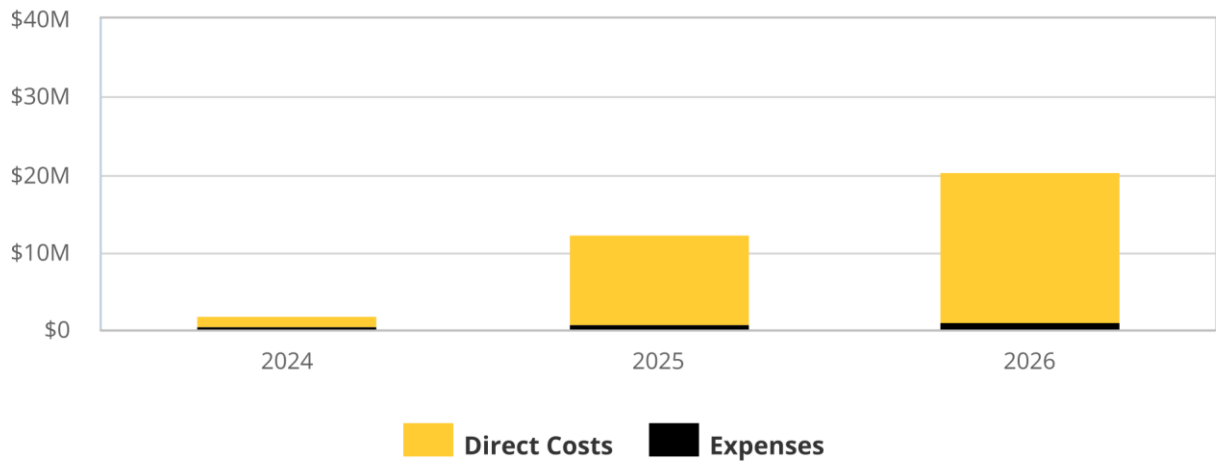
Expenses by Month
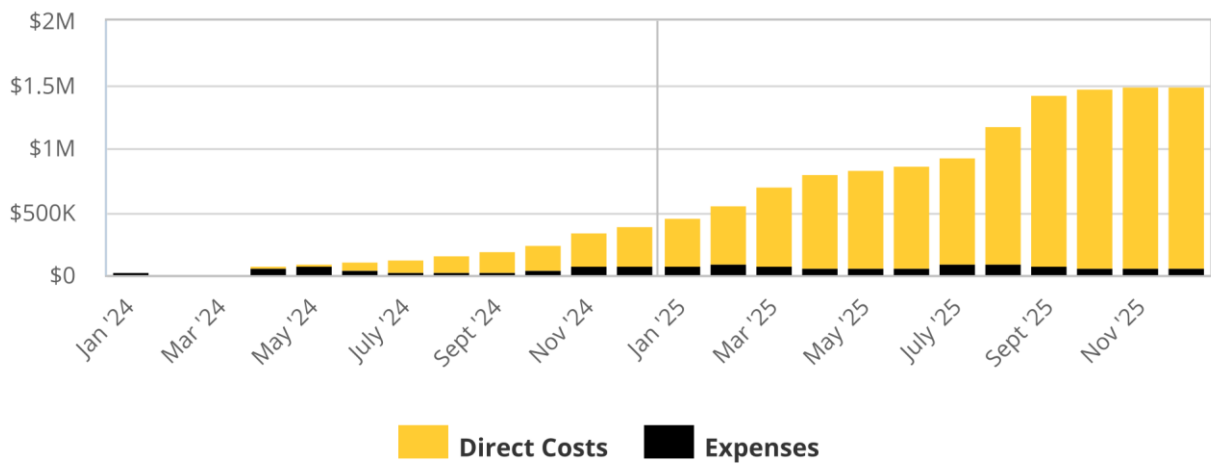
Net Profit (or Loss)
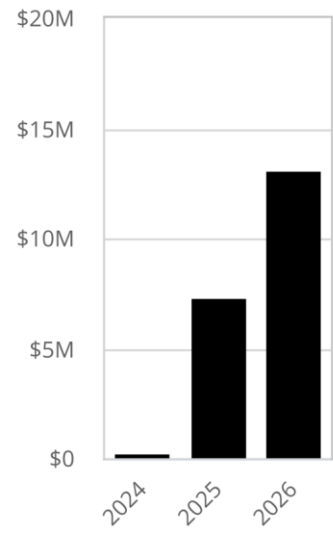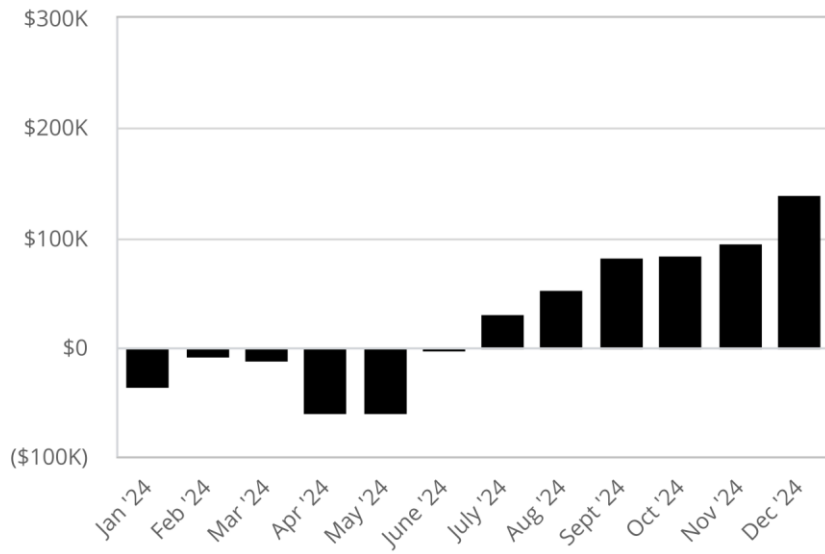
Net Profit (or Loss) by Year
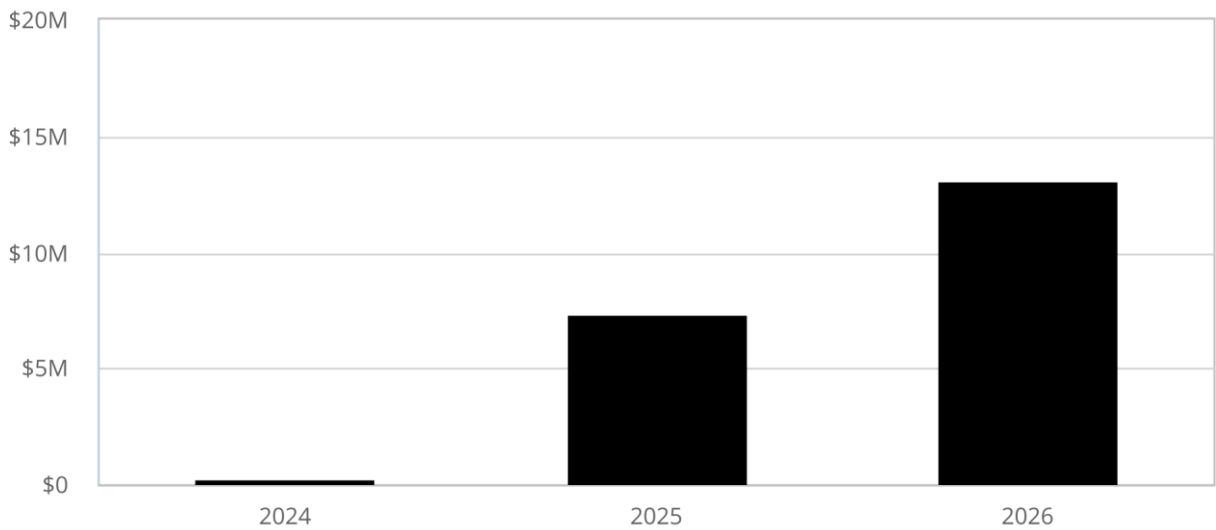
Net Profit (or Loss) by Month
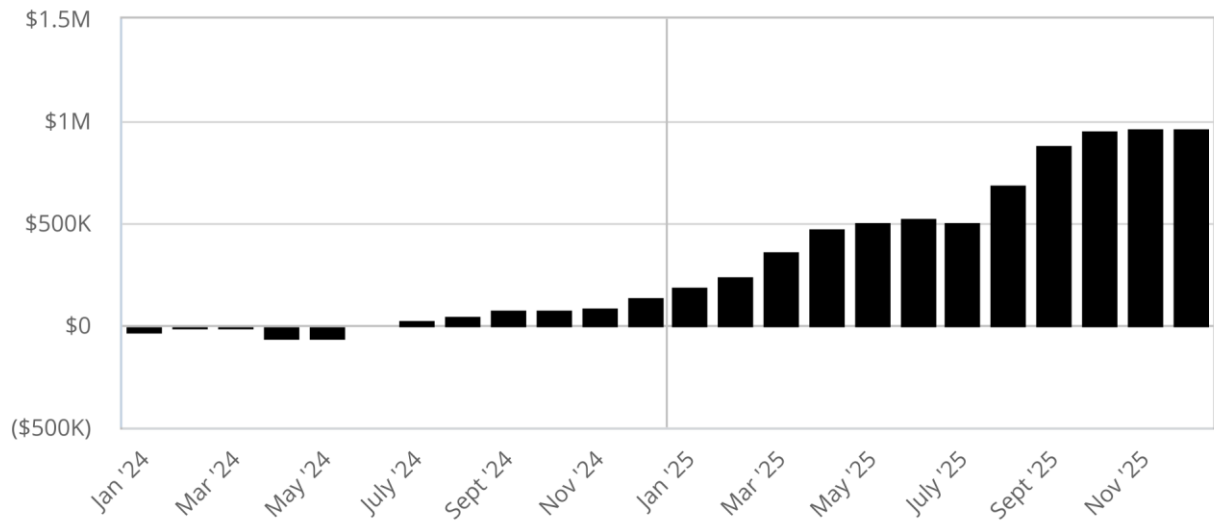
Gross Margin by Year
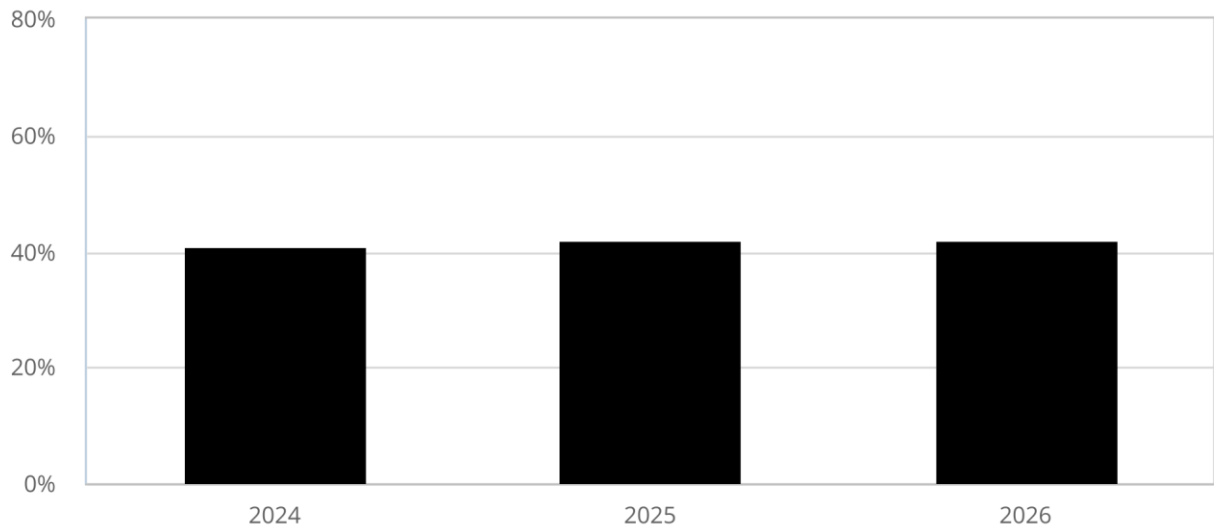
Gross Margin by Month
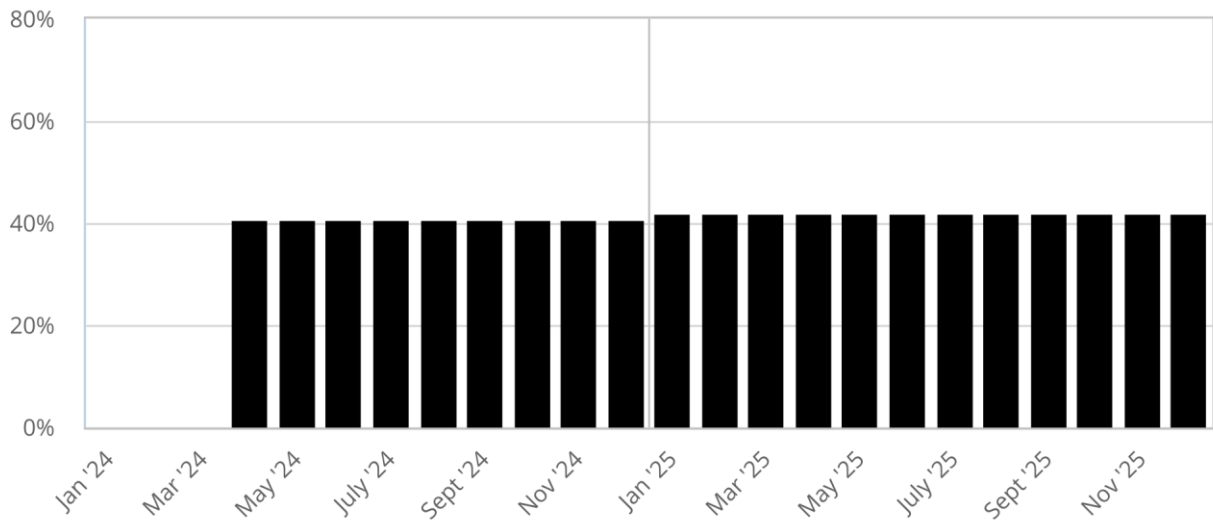
Cash Flow
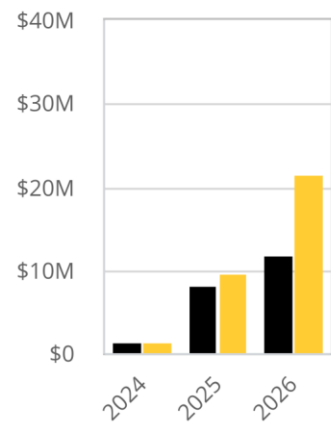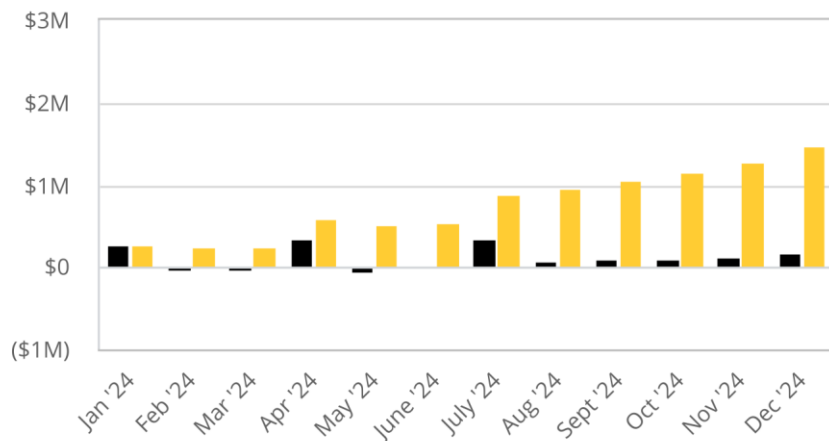
■ **Net cash flow** ■ **Cash balance**

Cash Flow by Year
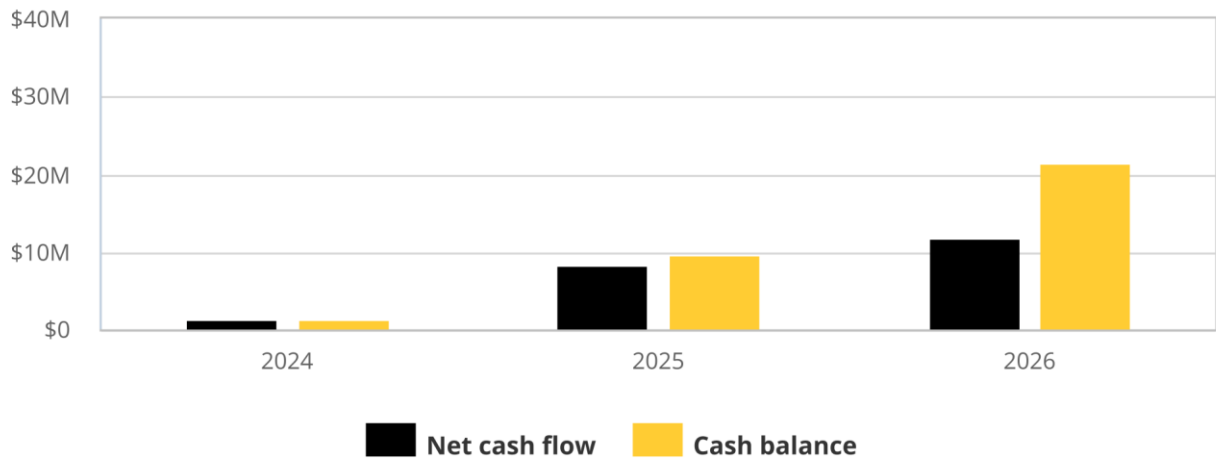
Cash Flow by Month
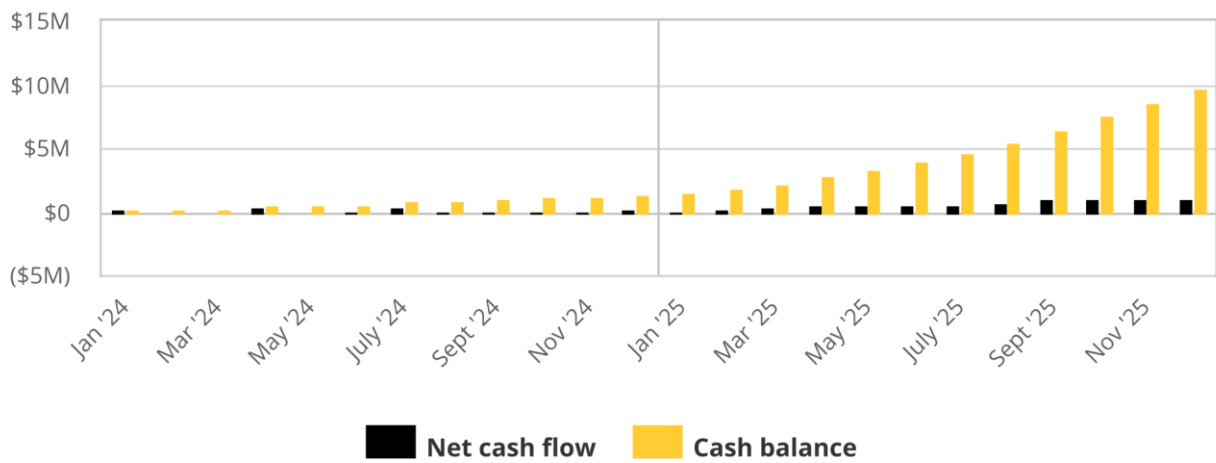
Statements

Projected Profit and Loss

	2024	2025	2026
Revenue	**$2,109,825**	**$19,561,269**	**$33,456,162**
Direct Costs	**$1,236,358**	**$11,342,322**	**$19,362,262**
Gross Margin	$873,468	$8,218,947	$14,093,900
Gross Margin %	**41%**	**42%**	**42%**
Operating Expenses			
Salaries & Wages	$5,500	$412,464	$510,936
Employee Related Expenses		$10,800	$11,880
App Development Cost (Phase 1)	$70,000	$7,500	
App Development Cost (Phase 2)	$40,000	$20,000	
Marketing Campaigns & PR	$280,000	$235,000	$240,000
Tools & Subscriptions	$5,500	$6,000	$6,000
AWS Dev. Environment	$67,000	$60,000	$60,000
AWS Staging Environment	$50,000	$60,000	$60,000
AWS Production Environment	$45,000	$90,000	$120,000
Total Operating Expenses	**$563,000**	**$901,764**	**$1,008,816**
Operating Income	**$310,468**	**$7,317,183**	**$13,085,084**
Interest Incurred			
Depreciation and Amortization			
Gain or Loss from Sale of Assets			
Income Taxes	$0	$0	$0
Total Expenses	$1,799,358	$12,244,086	$20,371,078
Net Profit	$310,468	$7,317,183	$13,085,084
Net Profit / Sales	**15%**	**37%**	**39%**

Projected Balance Sheet

Starting Balances		2024	2025	2026
Cash		$1,473,030	$9,706,657	$21,564,216
Accounts Receivable		$0	$0	$0
Inventory				
Other Current Assets				
Total Current Assets		**$1,473,030**	**$9,706,657**	**$21,564,216**
Long-Term Assets				
Accumulated Depreciation				
Total Long-Term Assets				
Total Assets		**$1,473,030**	**$9,706,657**	**$21,564,216**
Accounts Payable		$0	$0	$0
Income Taxes Payable		$0	$0	$0
Sales Taxes Payable		$210,983	$1,956,126	$3,345,617
Short-Term Debt				
Prepaid Revenue	$0	$0	$0	$0
Total Current Liabilities	**$0**	**$210,983**	**$1,956,126**	**$3,345,617**
Long-Term Debt				
Long-Term Liabilities				
Total Liabilities	**$0**	**$210,983**	**$1,956,126**	**$3,345,617**
Paid-In Capital		$1,000,000	$1,000,000	$1,000,000
Retained Earnings	$0	($48,420)	($566,652)	$4,133,514
Earnings		$310,468	$7,317,183	$13,085,084
Total Owner's Equity	**$0**	**$1,262,047**	**$7,750,531**	**$18,218,599**
Total Liabilities & Equity	**$0**	**$1,473,030**	**$9,706,657**	**$21,564,216**

Projected Cash Flow Statement

	2024	2025	2026
Net Cash Flow from Operations			
Net Profit	$310,468	$7,317,183	$13,085,084
Depreciation & Amortization			
Change in Accounts Receivable	$0	$0	$0
Change in Inventory			
Change in Accounts Payable	$0	$0	$0
Change in Income Tax Payable	$0	$0	$0
Change in Sales Tax Payable	$210,983	$1,745,143	$1,389,491
Change in Prepaid Revenue	$0	$0	$0
Net Cash Flow from Operations	**$521,451**	**$9,062,326**	**$14,474,575**
Investing & Financing			
Assets Purchased or Sold			
Net Cash from Investing			
Investments Received	$1,000,000		
Dividends & Distributions	($48,420)	($828,699)	($2,617,017)
Change in Short-Term Debt			
Change in Long-Term Debt			
Net Cash from Financing	**$951,580**	**($828,699)**	**($2,617,017)**
Cash at Beginning of Period	$0	$1,473,030	$9,706,657
Net Change in Cash	$1,473,030	$8,233,627	$11,857,559
Cash at End of Period	**$1,473,030**	**$9,706,657**	**$21,564,216**

Revenue Forecast Table

	2024	2025	2026
Revenue			
Standard Monthly Subscriptions	$2,075,238	$18,761,453	$31,946,719
Premium Monthly Subscriptions	$34,587	$312,691	$532,445
AI Life Coaching Counsellor		$12,000	$12,000
Business Recommendations		$220,005	$349,998
Data Insights Sales		$255,121	$615,000
Total Revenue	**$2,109,825**	**$19,561,269**	**$33,456,162**
Direct Cost			
Standard Plan API Cost	$103,762	$938,073	$1,597,336
Standard Plan AWS Cost	$415,048	$3,752,291	$6,389,344
Premium Plan API Cost	$1,729	$15,635	$26,622
Premium Plan AWS Cost	$6,917	$62,538	$106,489
AI Coaching API Fees		$1,200	$1,200
Apple / Google Fees	$632,948	$5,868,381	$10,036,849
Stripe Fees	$75,954	$704,206	$1,204,422
Direct Labor			
Total direct costs	**$1,236,358**	**$11,342,322**	**$19,362,262**
Gross margin	$873,468	$8,218,947	$14,093,900
Gross margin %	**41%**	**42%**	**42%**

Appendix

Profit and Loss Statement (With Monthly Detail)

2024	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Revenue												
Standard Monthly Subscriptions				$15,000	$41,250	$105,938	$154,453	$205,840	$274,380	$325,785	$424,339	$528,254
Customers at start					1,000	2,750	7,063	10,297	13,723	18,292	21,719	28,289
Churn rate				25%	25%	25%	25%	25%	25%	25%	25%	25%
Signups				1,000	2,000	5,000	5,000	6,000	8,000	8,000	12,000	14,000
Up-Front Fee												
Recurring Charge				$15	$15	$15	$15	$15	$15	$15	$15	$15
Premium Monthly Subscriptions				$250	$688	$1,766	$2,574	$3,431	$4,573	$5,430	$7,072	$8,804
Customers at start					10	28	71	103	137	183	217	283
Churn rate				25%	25%	25%	25%	25%	25%	25%	25%	25%
Signups				10	20	50	50	60	80	80	120	140
Up-Front Fee												
Recurring Charge				$25	$25	$25	$25	$25	$25	$25	$25	$25
AI Life Coaching Counsellor												
Unit Sales												
Unit Prices	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10

Business Recommendations									
Customers at start									
Churn rate									
Signups									
Up-Front Fee									
Recurring Charge									
Data Insights Sales									
Customers at start									
Churn rate									
Signups									
Up-Front Fee									
Recurring Charge									
Total Revenue	**$15,250**	**$41,938**	**$107,703**	**$157,027**	**$209,271**	**$278,953**	**$331,215**	**$431,411**	**$537,058**
Direct Costs									
Standard Plan API Cost	$750	$2,063	$5,297	$7,723	$10,292	$13,719	$16,289	$21,217	$26,413
Standard Plan AWS Cost	$3,000	$8,250	$21,188	$30,891	$41,168	$54,876	$65,157	$84,868	$105,651
Premium Plan API Cost	$13	$34	$88	$129	$172	$229	$271	$354	$440

Premium Plan AWS Cost			$50	$138	$353	$515	$686	$915	$1,086	$1,414	$1,761
AI Coaching API Fees											
Apple / Google Fees			$4,575	$12,581	$32,311	$47,108	$62,781	$83,686	$99,364	$129,423	$161,117
Stripe Fees			$549	$1,510	$3,877	$5,653	$7,534	$10,042	$11,924	$15,531	$19,334
Total Direct Costs			**$8,937**	**$24,575**	**$63,114**	**$92,018**	**$122,633**	**$163,466**	**$194,092**	**$252,807**	**$314,716**
Gross Margin			$6,314	$17,362	$44,589	$65,009	$86,638	$115,486	$137,123	$178,604	$222,342
Gross Margin %			**41%**	**41%**	**41%**	**41%**	**41%**	**41%**	**41%**	**41%**	**41%**

Operating Expenses

Salaries and Wages

AI Engineers / Developers- [Egypt]											
AWS / DevOps Engineer (0.67)											
Psychology & NLP Consultant (Part Time)- [Egypt] (0.97)	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500
Data Scientists- [Egypt] (1.33)											

Item												
UX Designers-[Egypt] (1.33)												
Project Manager-[Egypt] (0.67)												
QA Engineers-[Egypt] (1.33)												
Data Privacy & Security Experts-[Egypt]												
ACH Product Manager-[Dubai] (1.33)												
User Acquisition Specialist-[Dubai] (0.67)												
Total Salaries & Wages		$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500
Employee Related Expenses												
App Development Cost (Phase 1)	$25,000						$7,500	$7,500	$7,500	$7,500	$7,500	$7,500
App Development Cost (Phase 2)										$20,000	$10,000	$10,000
Marketing Campaigns & PR				$50,000	$60,000	$30,000	$10,000	$10,000	$10,000	$10,000	$50,000	$50,000
Tools & Subscriptions		$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500

ACHIEVABLE 69

	1	2	3	4	5	6	7	8	9	10	11	12
AWS Dev. Environment	$10,000	$6,000	$6,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
AWS Staging Environment			$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
AWS Production Environment			$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
Total Operating Expenses	**$35,000**	**$7,000**	**$12,000**	**$66,000**	**$76,000**	**$46,000**	**$33,500**	**$33,500**	**$33,500**	**$53,500**	**$83,500**	**$83,500**
Operating Income	**($35,000)**	**($7,000)**	**($12,000)**	**($59,687)**	**($58,638)**	**($1,411)**	**$31,509**	**$53,138**	**$81,986**	**$83,623**	**$95,104**	**$138,842**
Interest Incurred												
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Expenses	**$35,000**	**$7,000**	**$12,000**	**$74,937**	**$100,575**	**$109,114**	**$125,518**	**$156,133**	**$196,966**	**$247,592**	**$336,307**	**$398,216**
Net Profit	**($35,000)**	**($7,000)**	**($12,000)**	**($59,687)**	**($58,638)**	**($1,411)**	**$31,509**	**$53,138**	**$81,986**	**$83,623**	**$95,104**	**$138,842**
Net Profit / Sales				**(391%)**	**(140%)**	**(1%)**	**20%**	**25%**	**29%**	**25%**	**22%**	**26%**

2025	Jan '25	Feb '25	Mar '25	Apr '25	May '25	June '25	July '25	Aug '25	Sept '25	Oct '25	Nov '25	Dec '25
Revenue												
Standard Monthly Subscriptions	$621,191	$765,893	$1,024,420	$1,218,315	$1,288,736	$1,341,552	$1,381,164	$1,785,873	$2,239,405	$2,354,554	$2,365,915	$2,374,436
Customers at start	35,217	41,413	51,060	68,295	81,221	85,916	89,437	92,078	119,058	149,294	156,970	157,728
Churn rate	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Signups	15,000	20,000	30,000	30,000	25,000	25,000	25,000	50,000	60,000	45,000	40,000	40,000
Up-Front Fee												
Recurring Charge	$15	$15	$15	$15	$15	$15	$15	$15	$15	$15	$15	$15
Premium Monthly Subscriptions	$10,353	$12,765	$17,074	$20,305	$21,479	$22,359	$23,019	$29,765	$37,323	$39,243	$39,432	$39,574
Customers at start	352	414	511	683	812	859	894	921	1,191	1,493	1,570	1,577
Churn rate	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Signups	150	200	300	300	250	250	250	500	600	450	400	400
Up-Front Fee												
Recurring Charge	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25
AI Life Coaching Counsellor	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Unit Sales	100	100	100	100	100	100	100	100	100	100	100	100
Unit Prices	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10

Business Recommendations	$10,000	$15,000	$17,500	$18,750	$19,375	$19,688	$19,844	$19,922	$19,961	$19,980	$19,990	$19,995
Customers at start		200	300	350	375	388	394	397	398	399	400	400
Churn rate	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Signups	200	200	200	200	200	200	200	200	200	200	200	200
Up-Front Fee												
Recurring Charge	$50	$50	$50	$50	$50	$50	$50	$50	$50	$50	$50	$50
Data Insights Sales	$7,500	$11,250	$13,125	$14,063	$14,531	$22,266	$26,133	$28,066	$29,033	$29,517	$29,758	$29,879
Customers at start		100	150	175	188	194	297	348	374	387	394	397
Churn rate	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Signups	100	100	100	100	100	200	200	200	200	200	200	200
Up-Front Fee												
Recurring Charge	$75	$75	$75	$75	$75	$75	$75	$75	$75	$75	$75	$75
Total Revenue	**$650,044**	**$805,908**	**$1,073,118**	**$1,272,432**	**$1,345,121**	**$1,406,864**	**$1,451,160**	**$1,864,626**	**$2,326,722**	**$2,444,293**	**$2,456,096**	**$2,464,885**

Direct Costs

Standard Plan API Cost	$31,060	$38,295	$51,221	$60,916	$64,437	$67,078	$69,058	$89,294	$111,970	$117,728	$118,296	$118,722
Standard Plan AWS Cost	$124,238	$153,179	$204,884	$243,663	$257,747	$268,310	$276,233	$357,175	$447,881	$470,911	$473,183	$474,887
Premium Plan API Cost	$518	$638	$854	$1,015	$1,074	$1,118	$1,151	$1,488	$1,866	$1,962	$1,972	$1,979

Premium Plan AWS Cost	$2,071	$2,553	$3,415	$4,061	$4,296	$4,472	$4,604	$5,953	$7,465	$7,849	$7,886	$7,915
AI Coaching API Fees	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100
Apple / Google Fees	$195,013	$241,772	$321,935	$381,730	$403,536	$422,059	$435,348	$559,388	$698,017	$733,288	$736,829	$739,465
Stripe Fees	$23,402	$29,013	$38,632	$45,808	$48,424	$50,647	$52,242	$67,127	$83,762	$87,995	$88,419	$88,736
Total Direct Costs	**$376,401**	**$465,549**	**$621,041**	**$737,292**	**$779,614**	**$813,784**	**$838,736**	**$1,080,524**	**$1,351,061**	**$1,419,832**	**$1,426,685**	**$1,431,804**
Gross Margin	$273,643	$340,358	$452,077	$535,140	$565,507	$593,080	$612,424	$784,102	$975,662	$1,024,462	$1,029,411	$1,033,081
Gross Margin %	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**

Operating Expenses

Salaries and Wages

AI Engineers / Developers- [Egypt]	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200
AWS / DevOps Engineer (0.67)	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200
Psychology & NLP Consultant (Part Time)- [Egypt] (0.97)	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500
Data Scientists- [Egypt] (1.33)	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714	$4,714

UX Designers-[Egypt] (1.33)	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886	$1,886
Project Manager-[Egypt] (0.67)	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100	$1,100
QA Engineers-[Egypt] (1.33)	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572	$1,572
Data Privacy & Security Experts-[Egypt]	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200	$2,200
ACH Product Manager-[Dubai] (1.33)	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000	$12,000
User Acquisition Specialist-[Dubai] (0.67)	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000
Total Salaries & Wages	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372	$34,372
Employee Related Expenses	$900	$900	$900	$900	$900	$900	$900	$900	$900	$900	$900	$900
App Development Cost (Phase 1)	$7,500											
App Development Cost (Phase 2)	$10,000	$10,000										
Marketing Campaigns & PR	$10,000	$30,000	$30,000	$5,000	$5,000	$5,000	$50,000	$40,000	$30,000	$10,000	$10,000	$10,000
Tools & Subscriptions	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500

AWS Dev. Environment	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
AWS Staging Environment	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
AWS Production Environment	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500
Total Operating Expenses	**$80,772**	**$93,272**	**$83,272**	**$58,272**	**$58,272**	**$58,272**	**$103,272**	**$93,272**	**$83,272**	**$63,272**	**$63,272**	**$63,272**
Operating Income	**$192,871**	**$247,086**	**$368,805**	**$476,868**	**$507,235**	**$534,808**	**$509,152**	**$690,830**	**$892,390**	**$961,190**	**$966,139**	**$969,809**
Interest Incurred												
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Expenses	**$457,173**	**$558,821**	**$704,313**	**$795,564**	**$837,886**	**$872,056**	**$942,008**	**$1,173,796**	**$1,434,333**	**$1,483,104**	**$1,489,957**	**$1,495,076**
Net Profit	**$192,871**	**$247,086**	**$368,805**	**$476,868**	**$507,235**	**$534,808**	**$509,152**	**$690,830**	**$892,390**	**$961,190**	**$966,139**	**$969,809**
Net Profit / Sales	**30%**	**31%**	**34%**	**37%**	**38%**	**38%**	**35%**	**37%**	**38%**	**39%**	**39%**	**39%**

2026	Jan '26	Feb '26	Mar '26	Apr '26	May '26	June '26	July '26	Aug '26	Sept '26	Oct '26	Nov '26	Dec '26
Revenue												
Standard Monthly Subscriptions	$2,455,827	$2,591,870	$2,843,903	$2,732,927	$2,649,695	$2,437,272	$2,277,954	$2,458,465	$2,593,849	$2,845,387	$3,034,040	$3,025,530
Customers at start	158,296	163,722	172,791	189,594	182,195	176,646	162,485	151,864	163,898	172,923	189,692	202,269
Churn rate	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Signups	45,000	50,000	60,000	40,000	40,000	30,000	30,000	50,000	50,000	60,000	60,000	50,000
Up-Front Fee												
Recurring Charge	$15	$15	$15	$15	$15	$15	$15	$15	$15	$15	$15	$15
Premium Monthly Subscriptions	$40,930	$43,198	$47,398	$45,549	$44,162	$40,621	$37,966	$40,974	$43,231	$47,423	$50,567	$50,426
Customers at start	1,583	1,637	1,728	1,896	1,822	1,766	1,625	1,519	1,639	1,729	1,897	2,023
Churn rate	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Signups	450	500	600	400	400	300	300	500	500	600	600	500
Up-Front Fee												
Recurring Charge	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25
AI Life Coaching Counsellor	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Unit Sales	100	100	100	100	100	100	100	100	100	100	100	100
Unit Prices	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10

Business Recommendations	$24,998	$27,499	$28,749	$29,375	$29,687	$29,844	$29,922	$29,961	$29,980	$29,990	$29,995	$29,998
Customers at start	400	500	550	575	587	594	597	598	599	600	600	600
Churn rate	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Signups	300	300	300	300	300	300	300	300	300	300	300	300
Up-Front Fee												
Recurring Charge	$50	$50	$50	$50	$50	$50	$50	$50	$50	$50	$50	$50
Data Insights Sales	$37,440	$41,220	$43,110	$44,055	$44,527	$52,264	$56,132	$58,066	$59,033	$59,516	$59,758	$59,879
Customers at start	398	499	550	575	587	594	697	748	774	787	794	797
Churn rate	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Signups	300	300	300	300	300	400	400	400	400	400	400	400
Up-Front Fee												
Recurring Charge	$75	$75	$75	$75	$75	$75	$75	$75	$75	$75	$75	$75
Total Revenue	**$2,560,195**	**$2,704,787**	**$2,964,161**	**$2,852,906**	**$2,769,072**	**$2,561,000**	**$2,402,973**	**$2,588,467**	**$2,727,093**	**$2,983,317**	**$3,175,361**	**$3,166,832**

Direct Costs

Standard Plan API Cost	$122,791	$129,594	$142,195	$136,646	$132,485	$121,864	$113,898	$122,923	$129,692	$142,269	$151,702	$151,277
Standard Plan AWS Cost	$491,165	$518,374	$568,781	$546,585	$529,939	$487,454	$455,591	$491,693	$518,770	$569,077	$606,808	$605,106
Premium Plan API Cost	$2,047	$2,160	$2,370	$2,277	$2,208	$2,031	$1,898	$2,049	$2,162	$2,371	$2,528	$2,521

Premium Plan AWS Cost	$8,186	$8,640	$9,480	$9,110	$8,832	$8,124	$7,593	$8,195	$8,646	$9,485	$10,113	$10,085
AI Coaching API Fees	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100
Apple / Google Fees	$768,058	$811,436	$889,248	$855,872	$830,722	$768,300	$720,892	$776,540	$818,128	$894,995	$952,608	$950,050
Stripe Fees	$92,167	$97,372	$106,710	$102,705	$99,687	$92,196	$86,507	$93,185	$98,175	$107,399	$114,313	$114,006
Total Direct Costs	**$1,484,515**	**$1,567,675**	**$1,718,883**	**$1,653,295**	**$1,603,972**	**$1,480,069**	**$1,386,479**	**$1,494,685**	**$1,575,673**	**$1,725,697**	**$1,838,173**	**$1,833,144**
Gross Margin	$1,075,680	$1,137,111	$1,245,277	$1,199,610	$1,165,099	$1,080,931	$1,016,494	$1,093,782	$1,151,420	$1,257,620	$1,337,188	$1,333,688
Gross Margin %	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**	**42%**
Operating Expenses												
Salaries and Wages												
AI Engineers / Developers-[Egypt]	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840
AWS / DevOps Engineer (0.67)	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400	$2,400
Psychology & NLP Consultant (Part Time)-[Egypt] (0.97)	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500
Data Scientists-[Egypt] (1.33)	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186	$5,186

UX Designers-[Egypt] (1.33)	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074	$2,074
Project Manager-[Egypt] (0.67)	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210	$1,210
QA Engineers-[Egypt] (1.33)	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728	$1,728
Data Privacy & Security Experts-[Egypt]	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840	$4,840
ACH Product Manager-[Dubai] (1.33)	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200	$13,200
User Acquisition Specialist-[Dubai] (0.67)	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600	$6,600
Total Salaries & Wages	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578	$42,578
Employee Related Expenses	$990	$990	$990	$990	$990	$990	$990	$990	$990	$990	$990	$990
App Development Cost (Phase 1)												
App Development Cost (Phase 2)												
Marketing Campaigns & PR	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000	$20,000
Tools & Subscriptions	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500

AWS Dev. Environment	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
AWS Staging Environment	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
AWS Production Environment	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000
Total Operating Expenses	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**	**$84,068**
Operating Income	**$991,612**	**$1,053,043**	**$1,161,209**	**$1,115,542**	**$1,081,031**	**$996,863**	**$932,426**	**$1,009,714**	**$1,067,352**	**$1,173,552**	**$1,253,120**	**$1,249,620**
Interest Incurred												
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Expenses	**$1,568,583**	**$1,651,743**	**$1,802,951**	**$1,737,363**	**$1,688,040**	**$1,564,137**	**$1,470,547**	**$1,578,753**	**$1,659,741**	**$1,809,765**	**$1,922,241**	**$1,917,212**
Net Profit	**$991,612**	**$1,053,043**	**$1,161,209**	**$1,115,542**	**$1,081,031**	**$996,863**	**$932,426**	**$1,009,714**	**$1,067,352**	**$1,173,552**	**$1,253,120**	**$1,249,620**
Net Profit / Sales	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**	**39%**

	2024	2025	2026
Revenue			
Standard Monthly Subscriptions	$2,075,238	$18,761,453	$31,946,719
Customers at start		35,217	158,296
Churn rate	25%	25%	25%
Signups	61,000	405,000	565,000
Up-Front Fee			
Recurring Charge	$15.00	$15	$15
Premium Monthly Subscriptions	$34,587	$312,691	$532,445
Customers at start		352	1,583
Churn rate	25%	25%	25%
Signups	610	4,050	5,650
Up-Front Fee			
Recurring Charge	$25.00	$25	$25.00
AI Life Coaching Counsellor		$12,000	$12,000
Unit Sales		1,200	1,200
Unit Prices		$10	$10
Business Recommendations		$220,005	$349,998
Customers at start			400
Churn rate		50%	50%
Signups		2,400	3,600
Up-Front Fee			
Recurring Charge		$50	$50.00

Data Insights Sales		$255,121	$615,000
Customers at start			398
Churn rate		50%	50%
Signups		1,900	4,300
Up-Front Fee			
Recurring Charge		$75	$75
Total Revenue	**$2,109,825**	**$19,561,269**	**$33,456,162**
Direct Costs			
Standard Plan API Cost	$103,762	$938,073	$1,597,336
Standard Plan AWS Cost	$415,048	$3,752,291	$6,389,344
Premium Plan API Cost	$1,729	$15,635	$26,622
Premium Plan AWS Cost	$6,917	$62,538	$106,489
AI Coaching API Fees		$1,200	$1,200
Apple / Google Fees	$632,948	$5,868,381	$10,036,849
Stripe Fees	$75,954	$704,206	$1,204,422
Total Direct Costs	**$1,236,358**	**$11,342,322**	**$19,362,262**
Gross Margin	$873,468	$8,218,947	$14,093,900
Gross Margin %	**41%**	**42%**	**42%**
Operating Expenses			
Salaries and Wages			
AI Engineers / Developers-[Egypt]		$26,400	$58,080
AWS / DevOps Engineer (0.67)		$26,400	$28,800

Psychology & NLP Consultant (Part Time)-[Egypt] (0.97)	$5,500	$6,000	$6,000
Data Scientists-[Egypt] (1.33)		$56,568	$62,232
UX Designers-[Egypt] (1.33)		$22,632	$24,888
Project Manager-[Egypt] (0.67)		$13,200	$14,520
QA Engineers-[Egypt] (1.33)		$18,864	$20,736
Data Privacy & Security Experts-[Egypt]		$26,400	$58,080
ACH Product Manager-[Dubai] (1.33)		$144,000	$158,400
User Acquisition Specialist-[Dubai] (0.67)		$72,000	$79,200
Total Salaries & Wages	$5,500	$412,464	$510,936
Employee Related Expenses		$10,800	$11,880
App Development Cost (Phase 1)	$70,000	$7,500	
App Development Cost (Phase 2)	$40,000	$20,000	
Marketing Campaigns & PR	$280,000	$235,000	$240,000
Tools & Subscriptions	$5,500	$6,000	$6,000
AWS Dev. Environment	$67,000	$60,000	$60,000
AWS Staging Environment	$50,000	$60,000	$60,000
AWS Production Environment	$45,000	$90,000	$120,000
Total Operating Expenses	**$563,000**	**$901,764**	**$1,008,816**
Operating Income	**$310,468**	**$7,317,183**	**$13,085,084**
Interest Incurred			
Depreciation and Amortization			
Gain or Loss from Sale of Assets			
Income Taxes	$0	$0	$0

Total Expenses	$1,799,358	$12,244,086	$20,371,078
Net Profit	$310,468	$7,317,183	$13,085,084
Net Profit / Sales	**15%**	**37%**	**39%**

Balance Sheet (With Monthly Detail)

	Starting Balances	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Cash		$265,000	$258,000	$246,000	$587,839	$533,395	$542,754	$886,815	$955,566	$1,057,249	$1,165,632	$1,294,366	$1,473,030
Accounts Receivable		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory													
Other Current Assets													
Total Current Assets		**$265,000**	**$258,000**	**$246,000**	**$587,839**	**$533,395**	**$542,754**	**$886,815**	**$955,566**	**$1,057,249**	**$1,165,632**	**$1,294,366**	**$1,473,030**
Long-Term Assets													
Accumulated Depreciation													
Total Long-Term Assets													
Total Assets		**$265,000**	**$258,000**	**$246,000**	**$587,839**	**$533,395**	**$542,754**	**$886,815**	**$955,566**	**$1,057,249**	**$1,165,632**	**$1,294,366**	**$1,473,030**
Accounts Payable		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Income Taxes Payable		$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Sales Taxes Payable					$1,525	$5,719	$16,489	$32,192	$53,119	$81,014	$114,136	$157,277	$210,983
Short-Term Debt													
Prepaid Revenue	$0				$0	$0	$0	$0	$0	$0	$0	$0	$0

Total Current Liabilities	**$0**	**$0**	**$0**	**$0**	**$1,525**	**$5,719**	**$16,489**	**$32,192**	**$53,119**	**$81,014**	**$114,136**	**$157,277**	**$210,983**
Long-Term Debt													
Long-Term Liabilities													
Total Liabilities	**$0**	**$0**	**$0**	**$0**	**$1,525**	**$5,719**	**$16,489**	**$32,192**	**$53,119**	**$81,014**	**$114,136**	**$157,277**	**$210,983**
Paid-In Capital		$300,000	$300,000	$300,000	$700,000	$700,000	$700,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Retained Earnings	$0	$0	$0	$0	$0	$0	$0	($3,151)	($8,465)	($16,663)	($25,026)	($34,536)	($48,420)
Earnings		($35,000)	($42,000)	($54,000)	($113,687)	($172,324)	($173,735)	($142,226)	($89,088)	($7,101)	$76,521	$171,626	$310,468
Total Owner's Equity	**$0**	**$265,000**	**$258,000**	**$246,000**	**$586,314**	**$527,676**	**$526,265**	**$854,623**	**$902,447**	**$976,235**	**$1,051,496**	**$1,137,089**	**$1,262,047**
Total Liabilities & Equity	**$0**	**$265,000**	**$258,000**	**$246,000**	**$587,839**	**$533,395**	**$542,754**	**$886,815**	**$955,566**	**$1,057,249**	**$1,165,632**	**$1,294,366**	**$1,473,030**

2025	Jan '25	Feb '25	Mar '25	Apr '25	May '25	June '25	July '25	Aug '25	Sept '25	Oct '25	Nov '25	Dec '25
Cash	$1,500,635	$1,803,604	$2,242,841	$2,799,265	$3,390,288	$4,012,302	$4,615,655	$5,423,865	$6,459,688	$7,569,187	$8,684,322	$9,706,657
Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory												
Other Current Assets												
Total Current Assets	**$1,500,635**	**$1,803,604**	**$2,242,841**	**$2,799,265**	**$3,390,288**	**$4,012,302**	**$4,615,655**	**$5,423,865**	**$6,459,688**	**$7,569,187**	**$8,684,322**	**$9,706,657**
Long-Term Assets												
Accumulated Depreciation												
Total Long-Term Assets												
Total Assets	**$1,500,635**	**$1,803,604**	**$2,242,841**	**$2,799,265**	**$3,390,288**	**$4,012,302**	**$4,615,655**	**$5,423,865**	**$6,459,688**	**$7,569,187**	**$8,684,322**	**$9,706,657**
Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Income Taxes Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Sales Taxes Payable	$65,004	$145,595	$252,907	$380,150	$514,662	$655,348	$800,464	$986,927	$1,219,599	$1,464,028	$1,709,638	$1,956,126
Short-Term Debt												
Prepaid Revenue	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Current Liabilities	**$65,004**	**$145,595**	**$252,907**	**$380,150**	**$514,662**	**$655,348**	**$800,464**	**$986,927**	**$1,219,599**	**$1,464,028**	**$1,709,638**	**$1,956,126**

Long-Term Debt

Long-Term Liabilities

Total Liabilities	**$65,004**	**$145,595**	**$252,907**	**$380,150**	**$514,662**	**$655,348**	**$800,464**	**$986,927**	**$1,219,599**	**$1,464,028**	**$1,709,638**	**$1,956,126**
Paid-In Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Retained Earnings	$242,760	$218,052	$181,171	$133,484	$82,761	$29,280	($21,635)	($90,718)	($179,957)	($276,076)	($372,690)	($566,652)
Earnings	$192,871	$439,957	$808,763	$1,285,631	$1,792,866	$2,327,674	$2,836,826	$3,527,656	$4,420,046	$5,381,235	$6,347,374	$7,317,183
Total Owner's Equity	**$1,435,631**	**$1,658,009**	**$1,989,934**	**$2,419,115**	**$2,875,626**	**$3,356,954**	**$3,815,191**	**$4,436,938**	**$5,240,089**	**$6,105,159**	**$6,974,684**	**$7,750,531**
Total Liabilities & Equity	**$1,500,635**	**$1,803,604**	**$2,242,841**	**$2,799,265**	**$3,390,288**	**$4,012,302**	**$4,615,655**	**$5,423,865**	**$6,459,688**	**$7,569,187**	**$8,684,322**	**$9,706,657**

2026	Jan '26	Feb '26	Mar '26	Apr '26	May '26	June '26	July '26	Aug '26	Sept '26	Oct '26	Nov '26	Dec '26
Cash	$8,799,841	$9,912,754	$11,138,138	$12,315,862	$13,457,594	$14,511,184	$15,497,423	$16,564,040	$17,690,632	$18,927,804	$20,247,836	$21,564,216
Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory												
Other Current Assets												
Total Current Assets	**$8,799,841**	**$9,912,754**	**$11,138,138**	**$12,315,862**	**$13,457,594**	**$14,511,184**	**$15,497,423**	**$16,564,040**	**$17,690,632**	**$18,927,804**	**$20,247,836**	**$21,564,216**
Long-Term Assets												
Accumulated Depreciation												
Total Long-Term Assets												
Total Assets	**$8,799,841**	**$9,912,754**	**$11,138,138**	**$12,315,862**	**$13,457,594**	**$14,511,184**	**$15,497,423**	**$16,564,040**	**$17,690,632**	**$18,927,804**	**$20,247,836**	**$21,564,216**
Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Income Taxes Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Sales Taxes Payable	$256,020	$526,499	$822,915	$1,108,205	$1,385,112	$1,641,212	$1,881,510	$2,140,356	$2,413,066	$2,711,397	$3,028,933	$3,345,617
Short-Term Debt												
Prepaid Revenue	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Current Liabilities	**$256,020**	**$526,499**	**$822,915**	**$1,108,205**	**$1,385,112**	**$1,641,212**	**$1,881,510**	**$2,140,356**	**$2,413,066**	**$2,711,397**	**$3,028,933**	**$3,345,617**

Long-Term Debt

Long-Term Liabilities

Total Liabilities	**$256,020**	**$526,499**	**$822,915**	**$1,108,205**	**$1,385,112**	**$1,641,212**	**$1,881,510**	**$2,140,356**	**$2,413,066**	**$2,711,397**	**$3,028,933**	**$3,345,617**
Paid-In Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Retained Earnings	$6,552,209	$6,341,600	$6,109,358	$5,886,250	$5,670,044	$5,470,671	$5,284,186	$5,082,243	$4,868,773	$4,634,062	$4,383,438	$4,133,514
Earnings	$991,612	$2,044,655	$3,205,865	$4,321,407	$5,402,438	$6,399,301	$7,331,728	$8,341,441	$9,408,793	$10,582,345	$11,835,465	$13,085,084
Total Owner's Equity	**$8,543,821**	**$9,386,255**	**$10,315,223**	**$11,207,657**	**$12,072,482**	**$12,869,972**	**$13,615,913**	**$14,423,684**	**$15,277,566**	**$16,216,407**	**$17,218,903**	**$18,218,599**
Total Liabilities & Equity	**$8,799,841**	**$9,912,754**	**$11,138,138**	**$12,315,862**	**$13,457,594**	**$14,511,184**	**$15,497,423**	**$16,564,040**	**$17,690,632**	**$18,927,804**	**$20,247,836**	**$21,564,216**

	Starting Balances	2024	2025	2026
Cash		$1,473,030	$9,706,657	$21,564,216
Accounts Receivable		$0	$0	$0
Inventory				
Other Current Assets				
Total Current Assets		**$1,473,030**	**$9,706,657**	**$21,564,216**
Long-Term Assets				
Accumulated Depreciation				
Total Long-Term Assets				
Total Assets		**$1,473,030**	**$9,706,657**	**$21,564,216**
Accounts Payable		$0	$0	$0
Income Taxes Payable		$0	$0	$0
Sales Taxes Payable		$210,983	$1,956,126	$3,345,617
Short-Term Debt				
Prepaid Revenue	$0	$0	$0	$0
Total Current Liabilities	**$0**	**$210,983**	**$1,956,126**	**$3,345,617**
Long-Term Debt				
Long-Term Liabilities				
Total Liabilities	**$0**	**$210,983**	**$1,956,126**	**$3,345,617**
Paid-In Capital		$1,000,000	$1,000,000	$1,000,000
Retained Earnings	$0	($48,420)	($566,652)	$4,133,514

Earnings	$310,468	$7,317,183	$13,085,084
Total Owner's Equity	**$0**	**$1,262,047**	**$7,750,531**	**$18,218,599**
Total Liabilities & Equity	**$0**	**$1,473,030**	**$9,706,657**	**$21,564,216**

Cash Flow Statement (With Monthly Detail)

2024	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Net Cash Flow from Operations												
Net Profit	($35,000)	($7,000)	($12,000)	($59,687)	($58,638)	($1,411)	$31,509	$53,138	$81,986	$83,623	$95,104	$138,842
Depreciation & Amortization												
Change in Accounts Receivable	$0			$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory												
Change in Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Income Tax Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Sales Tax Payable				$1,525	$4,194	$10,770	$15,703	$20,927	$27,895	$33,122	$43,141	$53,706
Change in Prepaid Revenue	$0			$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow from Operations	**($35,000)**	**($7,000)**	**($12,000)**	**($58,162)**	**($54,444)**	**$9,359**	**$47,212**	**$74,065**	**$109,881**	**$116,745**	**$138,245**	**$192,548**
Investing & Financing												

	1	2	3	4	5	6	7	8	9	10	11	12
Assets Purchased or Sold												
Net Cash from Investing												
Investments Received	$300,000			$400,000			$300,000					
Dividends & Distributions	$0	$0	$0	$0	$0	$0	($3,151)	($5,314)	($8,199)	($8,362)	($9,510)	($13,884)
Change in Short-Term Debt												
Change in Long-Term Debt												
Net Cash from Financing	**$300,000**	**$0**	**$0**	**$400,000**	**$0**	**$0**	**$296,849**	**($5,314)**	**($8,199)**	**($8,362)**	**($9,510)**	**($13,884)**
Cash at Beginning of Period	$0	$265,000	$258,000	$246,000	$587,839	$533,395	$542,754	$886,815	$955,566	$1,057,249	$1,165,632	$1,294,366
Net Change in Cash	$265,000	($7,000)	($12,000)	$341,839	($54,444)	$9,359	$344,061	$68,751	$101,683	$108,383	$128,735	$178,664
Cash at End of Period	**$265,000**	**$258,000**	**$246,000**	**$587,839**	**$533,395**	**$542,754**	**$886,815**	**$955,566**	**$1,057,249**	**$1,165,632**	**$1,294,366**	**$1,473,030**

2025	Jan '25	Feb '25	Mar '25	Apr '25	May '25	June '25	July '25	Aug '25	Sept '25	Oct '25	Nov '25	Dec '25
Net Cash Flow from Operations												
Net Profit	$192,871	$247,086	$368,805	$476,868	$507,235	$534,808	$509,152	$690,830	$892,390	$961,190	$966,139	$969,809
Depreciation & Amortization												
Change in Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory												
Change in Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Income Tax Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Sales Tax Payable	($145,979)	$80,591	$107,312	$127,243	$134,512	$140,686	$145,116	$186,463	$232,672	$244,429	$245,610	$246,488
Change in Prepaid Revenue	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow from Operations	**$46,892**	**$327,677**	**$476,117**	**$604,111**	**$641,747**	**$675,494**	**$654,268**	**$877,293**	**$1,125,062**	**$1,205,619**	**$1,211,749**	**$1,216,297**
Investing & Financing												

Assets Purchased or Sold												
Net Cash from Investing												
Investments Received												
Dividends & Distributions	($19,287)	($24,709)	($36,881)	($47,687)	($50,723)	($53,481)	($50,915)	($69,083)	($89,239)	($96,119)	($96,614)	($193,962)
Change in Short-Term Debt												
Change in Long-Term Debt												
Net Cash from Financing	**($19,287)**	**($24,709)**	**($36,881)**	**($47,687)**	**($50,723)**	**($53,481)**	**($50,915)**	**($69,083)**	**($89,239)**	**($96,119)**	**($96,614)**	**($193,962)**
Cash at Beginning of Period	$1,473,030	$1,500,635	$1,803,604	$2,242,841	$2,799,265	$3,390,288	$4,012,302	$4,615,655	$5,423,865	$6,459,688	$7,569,187	$8,684,322
Net Change in Cash	$27,605	$302,969	$439,237	$556,424	$591,023	$622,013	$603,353	$808,210	$1,035,823	$1,109,500	$1,115,135	$1,022,335
Cash at End of Period	**$1,500,635**	**$1,803,604**	**$2,242,841**	**$2,799,265**	**$3,390,288**	**$4,012,302**	**$4,615,655**	**$5,423,865**	**$6,459,688**	**$7,569,187**	**$8,684,322**	**$9,706,657**

2026	Jan '26	Feb '26	Mar '26	Apr '26	May '26	June '26	July '26	Aug '26	Sept '26	Oct '26	Nov '26	Dec '26
Net Cash Flow from Operations												
Net Profit	$991,612	$1,053,043	$1,161,209	$1,115,542	$1,081,031	$996,863	$932,426	$1,009,714	$1,067,352	$1,173,552	$1,253,120	$1,249,620
Depreciation & Amortization												
Change in Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory												
Change in Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Income Tax Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Sales Tax Payable	($1,700,106)	$270,479	$296,416	$285,290	$276,907	$256,100	$240,298	$258,846	$272,710	$298,331	$317,536	$316,684
Change in Prepaid Revenue	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow from Operations	**($708,494)**	**$1,323,522**	**$1,457,625**	**$1,400,832**	**$1,357,938**	**$1,252,963**	**$1,172,724**	**$1,268,560**	**$1,340,062**	**$1,471,883**	**$1,570,656**	**$1,566,304**
Investing & Financing												

Assets Purchased or Sold											
Net Cash from Investing											
Investments Received											
Dividends & Distributions	($198,322)	($210,609)	($232,242)	($223,108)	($216,206)	($199,373)	($186,485)	($201,943)	($213,470)	($234,710)	($250,624)	($249,924)
Change in Short-Term Debt											
Change in Long-Term Debt											
Net Cash from Financing	**($198,322)**	**($210,609)**	**($232,242)**	**($223,108)**	**($216,206)**	**($199,373)**	**($186,485)**	**($201,943)**	**($213,470)**	**($234,710)**	**($250,624)**	**($249,924)**
Cash at Beginning of Period	$9,706,657	$8,799,841	$9,912,754	$11,138,138	$12,315,862	$13,457,594	$14,511,184	$15,497,423	$16,564,040	$17,690,632	$18,927,804	$20,247,836
Net Change in Cash	($906,816)	$1,112,914	$1,225,383	$1,177,724	$1,141,732	$1,053,590	$986,239	$1,066,617	$1,126,592	$1,237,172	$1,320,032	$1,316,380
Cash at End of Period	**$8,799,841**	**$9,912,754**	**$11,138,138**	**$12,315,862**	**$13,457,594**	**$14,511,184**	**$15,497,423**	**$16,564,040**	**$17,690,632**	**$18,927,804**	**$20,247,836**	**$21,564,216**

	2024	2025	2026
Net Cash Flow from Operations			
Net Profit	$310,468	$7,317,183	$13,085,084
Depreciation & Amortization			
Change in Accounts Receivable	$0	$0	$0
Change in Inventory			
Change in Accounts Payable	$0	$0	$0
Change in Income Tax Payable	$0	$0	$0
Change in Sales Tax Payable	$210,983	$1,745,143	$1,389,491
Change in Prepaid Revenue	$0	$0	$0
Net Cash Flow from Operations	**$521,451**	**$9,062,326**	**$14,474,575**
Investing & Financing			
Assets Purchased or Sold			
Net Cash from Investing			
Investments Received	$1,000,000		
Dividends & Distributions	($48,420)	($828,699)	($2,617,017)
Change in Short-Term Debt			
Change in Long-Term Debt			
Net Cash from Financing	**$951,580**	**($828,699)**	**($2,617,017)**
Cash at Beginning of Period	$0	$1,473,030	$9,706,657
Net Change in Cash	$1,473,030	$8,233,627	$11,857,559
Cash at End of Period	**$1,473,030**	**$9,706,657**	**$21,564,216**