



Financial model for a SaaS

# Freelancer

Platform like upwork

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# SaaS Financial Model

by Peter Graf - FinMods.com

#	Topic	Info
0	Legal Disclaimer	This financial model is not financial advice. Starting a business is risky and there is no guarantee for success. You use this model on your own risk. All data entered in advance are only non-binding examples to demonstrate the function of this financial model. The information in this file, on our website finmods.com, in our video tutorials or in other published media is for educational purposes only and should not be considered a business valuation or projection. It cannot substitute professional advice. Under no circumstances will we be liable to you for any loss or damage that you may incur in connection with the use of our information and files. Any use of our information and files is at your own risk. Copyright © 2021 Peter Graf - FinMods.com
1	Are You Starting a SaaS Business?	Maybe you've looked at some other products and you are a bit confused by the flood of data, inputs and pages. This financial model keeps it simple, but it offers the options you really need. The assumptions page has a slim design and includes the most important charts and figures. Thereby, you can control almost all inputs and results on one screen. Personnel planning got a separate screen to maintain flexibility. This creates a new and intuitive modeling experience. When you enter a value, you immediately see the impact. You will make decisions more easily, reduce errors and save work.
4	Tab "Assumptions"	The left side contains 4 color-coded areas: Marketing, Revenue, Expenses and Finance. The right side shows a summary with the most important figures and diagrams.
5	Marketing	
6	Organic Traffic in M1	The organic visits to your website in month 1, without further marketing efforts.
7	Growth of organic traffic in % / mo	The growth of organic traffic to your website from month to month. i.e. 3%
8	Conversion traffic to free user %	The percentage of website visitors, that become a free user of your software. i.e. 3%
9	Max. new organic users / mo	This value is a cap to define the maximum possible new organic users per month. This helps you to keep your plan realistic. I.e., 10,000. <b>Attention</b> : If you enter 0 or nothing, then the max. possible new organic users per month are zero! Thus, you need to enter a certain number. If you are not sure, you can enter a very high value to see all exponential possibilities.
10	Ads	You can promote your app through online ads on the app store, on google, on facebook etc.
11	PPC Budget / mo	PPC means Pay-Per-Click. This defines how much you spend per month on PPC ads. I.e., \$ 1,500.
12	CPC	The average cost per click for clicks on your ads. I.e., \$ 0.4.
13	Increase of budget in % / mo	This defines the growth of your ads budget from month to month. I.e., 5%.
14	Conversion click to free user %	The percentage of people, that click on your ad and become a free user of your app. I.e., 20%.
15	Max. PPC budget / mo	A cap to define the maximum possible ads budget per month. I.e. 100,000 \$. Attention: Enter a value in any case. If this value is zero, then the maximum possible PPC budget for M2 to M60 is also zero. If you are not sure, start with a very high value.
16	UAC Ads	User Acquisition Cost. The average cost to gain a user through ads.

### Marketing

Organic Traffic in M1	5,000
Growth of organic traffic in % / mo	2.0%
Conversion traffic to user %	3%
Max. new organic users / mo	999,999
<b>Ads</b>	
PPC Budget / mo	1,000
CPC	4.20
Increase of Budget in % / mo	5.0%
Conversion click to user %	10.0%
Max. PPC budget / mo	999,999
UAC Ads	42.00
<b>Email</b>	
Size of Email List M1	
Optin Rate User to Email	10.0%
Email Optout Rate / mo	3.0%
Sent Emails / mo	2
Conversion email to user %	2.0%
Email provider fee / mo	50
Copywriting cost / email	70
<b>Influencer</b>	
Follower / Influencer	50,000
Organic Reach	6.0%
Conversion reached follower to user %	2.0%
Cost per Shoutout	1,000
Shoutouts / mo	4
Increase of Shoutouts in % / mo	5.0%

### Revenue

<b>Client fee</b>	3.0%	
<b>User fee</b>		
from	until	User fee
zero	500.00	20.0%
500.01	10,000.00	10.0%
10,000.01	infinite	5.0%
<b>User lifetime fee</b>		
Part 1	100	
Part 2	450	
Part 3	-	
Total	<b>550</b>	
% of user lifetime revenue	11.0%	
Client fee / m		
Client fee / m	1.65	
User fee / m	55.00	
Total fees / user / m	<b>56.65</b>	
User order rate	20.0%	
User revenue / m	500	
User lifetime in m		
User lifetime in m	10	
User lifetime revenue	5,000	

### General

First Month	Jan.23
Users @ M1	
User Churn Rate / mo	10.0%

### Summary

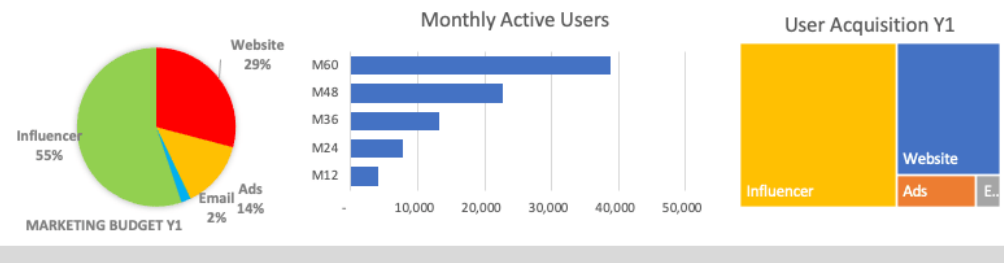
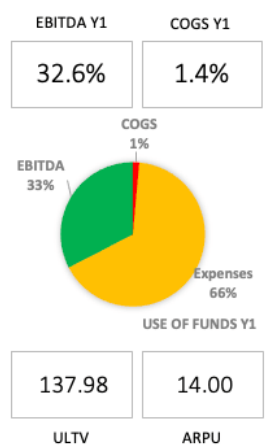
	Y1	Y2	Y3	Y4	Y5
<b>Revenue</b>	384,285	996,835	1,764,925	3,007,553	5,149,957
<b>COGS</b>	5,549	6,424	7,521	9,297	12,357
<b>Expenses</b>	253,480	347,446	499,598	766,003	1,239,969
<b>EBITDA</b>	125,256	642,965	1,257,806	2,232,253	3,897,630
<b>B/E Revenue</b>	257,194	352,537	506,918	777,226	1,258,137

	M12	M24	M36	M48	M60
<b>MAU</b>	3,978	7,728	13,265	22,599	38,861
<b>MRR</b>	55,686	108,186	185,714	316,382	544,048

	M12	M24	M36	M48	M60
<b>Website UAC</b>	15.01	11.84	9.33	7.36	5.80
<b>Ads UAC</b>	42.00	42.00	42.00	42.00	42.00
<b>Email UAC</b>	9.76	4.05	2.16	1.23	0.71
<b>Influencer UAC</b>	16.67	16.67	16.67	16.67	16.67



### Expenses

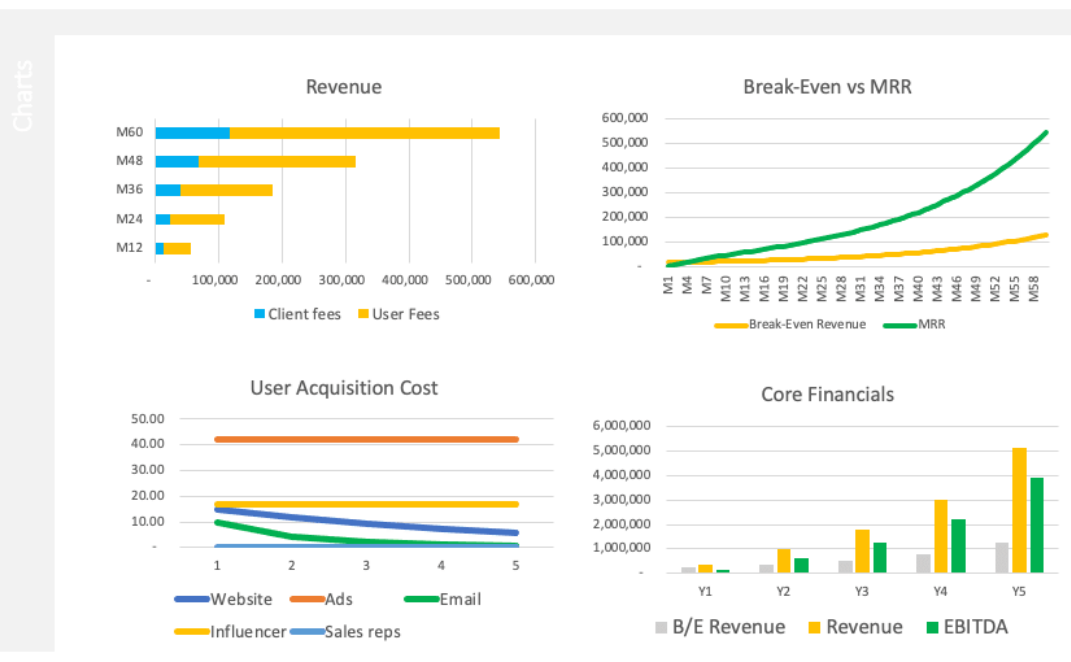
<b>Server Hosting</b>	
App Maintenance cost in % of dev cost / y	25.0%
Cost / user / mo	0.020
Server hosting fees / mo (Y1)	46
<b>Customer Service</b>	
Tickets in % of users / mo	1.0%
Time to solve one ticket in min	5
Full-Time Workweek in h	40
<b>Expenses</b>	% of sales
Utilities	1.0%
Fees & Insurance	1.0%
Administration	1.0%
Leasing	
Debit & CC Fees	2.0%
Other expenses	
Office rent / m	1,500
Payroll tax % of personnel cost	12.0%

### Finance

<b>Investment</b>	
Software development cost (one-time)	20,000
Office Computers	10,000
Legal Advice	5,000
Useful Life in years	35,000
Depreciation / y	7
5,000	
<b>Financing</b>	
Cash (Equity)	70,000
Loan (Debt)	70,000
Total Capital	140,000
<b>Loan</b>	
Starting Month	Jan.23
Interest rate	6.0%
Term in years	10

### Miscellaneous

Income Tax Rate	20.0%
Accounts Receivable (% of revenue)	5.0%
Accounts Payable (% of revenue)	6.0%
Deferred Revenue in %	7.0%





	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1																			
2		<b>Income</b>	<b>Y1</b>	<b>Y2</b>	<b>Y3</b>	<b>Y4</b>	<b>Y5</b>	Y1											
3			23	24	25	26	27												
4		<b>Revenue</b>																	
5		Client fees	82,347	213,608	378,199	644,477	1,103,564	21.4%											
6		User Fees	301,938	783,227	1,386,726	2,363,076	4,046,393	78.6%											
7		Total	384,285	996,835	1,764,925	3,007,553	5,149,957	100.0%											
8																			
9		<b>COGS</b>																	
10		App Maintenance	5,000	5,000	5,000	5,000	5,000	1.3%											
11		Server Hosting	549	1,424	2,521	4,297	7,357	0.1%											
12		Total	5,549	6,424	7,521	9,297	12,357	1.4%											
13																			
14		<b>Contribution</b>	378,736	990,411	1,757,404	2,998,256	5,137,600	98.6%											
15																			
16		<b>Expenses</b>																	
17		Personnel	134,400	134,400	134,400	134,400	134,400	35.0%											
18		Utilities	3,843	9,968	17,649	30,076	51,500	1.0%											
19		Fees & Insurance	3,843	9,968	17,649	30,076	51,500	1.0%											
20		Other expenses	-	-	-	-	-	0.0%											
21		Administration	3,843	9,968	17,649	30,076	51,500	1.0%											
22		Marketing	81,866	145,204	258,952	463,225	830,072	21.3%											
23		Leasing	-	-	-	-	-	0.0%											
24		Debit & CC Fees	7,686	19,937	35,299	60,151	102,999	2.0%											
25		Office rent	18,000	18,000	18,000	18,000	18,000	4.7%											
26		Total	253,480	347,446	499,598	766,003	1,239,969	66.0%											
27																			
28		<b>EBITDA</b>	125,256	642,965	1,257,806	2,232,253	3,897,630	32.6%											
29																			
30		Depreciation	5,000	5,000	5,000	5,000	5,000	1.3%											
31		Interest	3,948	3,629	3,292	2,934	2,554	1.0%											
32		Taxes (est.)	23,262	126,867	249,903	444,864	778,015	6.1%											
33																			
34		<b>Net Income</b>	93,047	507,468	999,612	1,779,456	3,112,061	24.2%											
35																			
36																			
37		<b>Break-Even Revenue</b>	257,194	352,537	506,918	777,226	1,258,137												
38																			
39																			
40																			
41																			
42																			
43																			
44																			
45																			
46																			
47																			
48																			

Cash Flow	Y1	Y2	Y3	Y4	Y5
	23	24	25	26	27

<b>Net Income</b>	<b>93,047</b>	<b>507,468</b>	<b>999,612</b>	<b>1,779,456</b>	<b>3,112,061</b>
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Operating Activities

Depreciation	5,000	5,000	5,000	5,000	5,000
Chg in AR	- 2,784	- 2,625	- 3,876	- 6,533	- 11,383
Chg in AP	3,341	3,150	4,652	7,840	13,660
Chg in Deferred Revenue	3,898	3,675	5,427	9,147	15,937
<b>Operating Cash Flow</b>	<b>102,501</b>	<b>516,668</b>	<b>1,010,814</b>	<b>1,794,909</b>	<b>3,135,274</b>

Investing Activities

Capex	35,000	-	-	-	-
<b>Free Cash Flow</b>	<b>67,501</b>	<b>516,668</b>	<b>1,010,814</b>	<b>1,794,909</b>	<b>3,135,274</b>

Financing Activities

Debt Payment	- 5,311	- 5,629	- 5,967	- 6,325	- 6,705
Net Borrowing	140,000	-	-	-	-
<b>Net CF from Financing</b>	<b>134,689</b>	<b>5,629</b>	<b>5,967</b>	<b>6,325</b>	<b>6,705</b>

<b>Net Cash Flow</b>	<b>202,191</b>	<b>511,039</b>	<b>1,004,847</b>	<b>1,788,584</b>	<b>3,128,570</b>
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Balance	Y1/M12	Y2/M24	Y3/M36	Y4/M48	Y5/M60
	23	24	25	26	27

**ASSETS**

Cash	202,191	713,229	1,718,076	3,506,660	6,635,230
Accounts Receivable	2,784	5,409	9,286	15,819	27,202
<b>Total Current Assets</b>	<b>204,975</b>	<b>718,639</b>	<b>1,727,362</b>	<b>3,522,479</b>	<b>6,662,432</b>

Fixed Assets	30,417	25,417	20,417	15,417	10,417
Accumulated Depreciation	417	417	417	417	417
<b>Net Fixed Assets</b>	<b>30,000</b>	<b>25,000</b>	<b>20,000</b>	<b>15,000</b>	<b>10,000</b>

<b>Total Assets</b>	<b>234,975</b>	<b>743,639</b>	<b>1,747,362</b>	<b>3,537,479</b>	<b>6,672,432</b>
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**LIABILITIES**

Accounts Payable	3,341	6,491	11,143	18,983	32,643
Deferred Revenue	3,898	7,573	13,000	22,147	38,083
<b>Total Current Liabilities</b>	<b>7,239</b>	<b>14,064</b>	<b>24,143</b>	<b>41,130</b>	<b>70,726</b>

Long Term Debt	64,689	59,060	53,093	46,767	40,063
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<b>Total Liabilities</b>	<b>71,928</b>	<b>73,124</b>	<b>77,235</b>	<b>87,897</b>	<b>110,789</b>
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**EQUITY**

Owner's Funds	70,000	70,000	70,000	70,000	70,000
Retained Earnings	93,047	600,515	1,600,126	3,379,582	6,491,643
<b>Total Equity</b>	<b>163,047</b>	<b>670,515</b>	<b>1,670,126</b>	<b>3,449,582</b>	<b>6,561,643</b>

<b>Total Liabilities &amp; Equity</b>	<b>234,975</b>	<b>743,639</b>	<b>1,747,362</b>	<b>3,537,479</b>	<b>6,672,432</b>
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Balance Check	OK	OK	OK	OK	OK
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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1																		
2		Jan.00	Jan.00	Mar.00	Apr.00	May.00	Jun.00	Jul.00	Aug.00	Sep.00	Oct.00	Nov.00	Dec.00	Jan.01	Feb.01	Mar.01	Apr.01	May.01
3		<b>M1</b>	<b>M2</b>	<b>M3</b>	<b>M4</b>	<b>M5</b>	<b>M6</b>	<b>M7</b>	<b>M8</b>	<b>M9</b>	<b>M10</b>	<b>M11</b>	<b>M12</b>	<b>M13</b>	<b>M14</b>	<b>M15</b>	<b>M16</b>	<b>M17</b>
4	<b>Marketing Budget</b>																	
5	Web Content	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800
6	Ads	1,000	1,050	1,103	1,158	1,216	1,276	1,340	1,407	1,477	1,551	1,629	1,710	1,796	1,886	1,980	2,079	2,179
7	Email	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190	190
8	Influencer	4,000	4,200	4,410	4,631	4,862	5,105	5,360	5,628	5,910	6,205	6,516	6,841	7,183	7,543	7,920	8,316	8,727
9	<b>Total</b>	<b>7,990</b>	<b>8,240</b>	<b>8,503</b>	<b>8,778</b>	<b>9,068</b>	<b>9,371</b>	<b>9,690</b>	<b>10,026</b>	<b>10,377</b>	<b>10,747</b>	<b>11,134</b>	<b>11,542</b>	<b>11,969</b>	<b>12,418</b>	<b>12,890</b>	<b>13,385</b>	<b>13,902</b>
10																		
11	<b>Email List Size</b>	-	41	83	125	168	211	255	300	345	391	438	487	536	586	638	691	744
12																		
13	<b>Organic Web Traffic</b>	5,000	5,100	5,202	5,306	5,412	5,520	5,631	5,743	5,858	5,975	6,095	6,217	6,341	6,468	6,597	6,729	6,864
14																		
15	<b>UAC User Acquistion Cost</b>																	
16	Website	18.67	18.30	17.94	17.59	17.25	16.91	16.58	16.25	15.93	15.62	15.31	15.01	14.72	14.43	14.15	13.87	13.60
17	Ads	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00
18	Email	-	114.79	57.13	37.90	28.27	22.48	18.61	15.85	13.76	12.14	10.83	9.76	8.87	8.11	7.45	6.88	6.39
19	Influencer	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67
20																		
21	<b>Users</b>																	
22	Start	-	414	804	1,174	1,526	1,863	2,188	2,502	2,807	3,106	3,399	3,689	3,978	4,265	4,554	4,844	5,138
23	New by website	150	153	156	159	162	166	169	172	176	179	183	187	190	194	198	202	206
24	New by ads	24	25	26	28	29	30	32	34	35	37	39	41	43	45	47	49	51
25	New by email	-	2	3	5	7	8	10	12	14	16	18	19	21	23	26	28	31
26	New by influencer	240	252	265	278	292	306	322	338	355	372	391	410	431	453	475	499	523
27	Churn	-	41	80	117	153	186	219	250	281	311	340	369	398	427	455	484	513
28	<b>MAU monthly active user</b>	<b>414</b>	<b>804</b>	<b>1,174</b>	<b>1,526</b>	<b>1,863</b>	<b>2,188</b>	<b>2,502</b>	<b>2,807</b>	<b>3,106</b>	<b>3,399</b>	<b>3,689</b>	<b>3,978</b>	<b>4,265</b>	<b>4,554</b>	<b>4,844</b>	<b>5,138</b>	<b>5,436</b>
29																		
30	<b>MRR</b>	<b>5,793</b>	<b>11,257</b>	<b>16,435</b>	<b>21,365</b>	<b>26,085</b>	<b>30,627</b>	<b>35,022</b>	<b>39,297</b>	<b>43,478</b>	<b>47,588</b>	<b>51,651</b>	<b>55,686</b>	<b>59,714</b>	<b>63,751</b>	<b>67,817</b>	<b>71,926</b>	<b>76,079</b>
31																		
32	<b>Break-Even Revenue</b>	<b>18,446</b>	<b>18,977</b>	<b>19,506</b>	<b>20,036</b>	<b>20,569</b>	<b>21,108</b>	<b>21,654</b>	<b>22,211</b>	<b>22,780</b>	<b>23,363</b>	<b>23,963</b>	<b>24,581</b>	<b>25,219</b>	<b>25,880</b>	<b>26,564</b>	<b>27,275</b>	<b>28,002</b>
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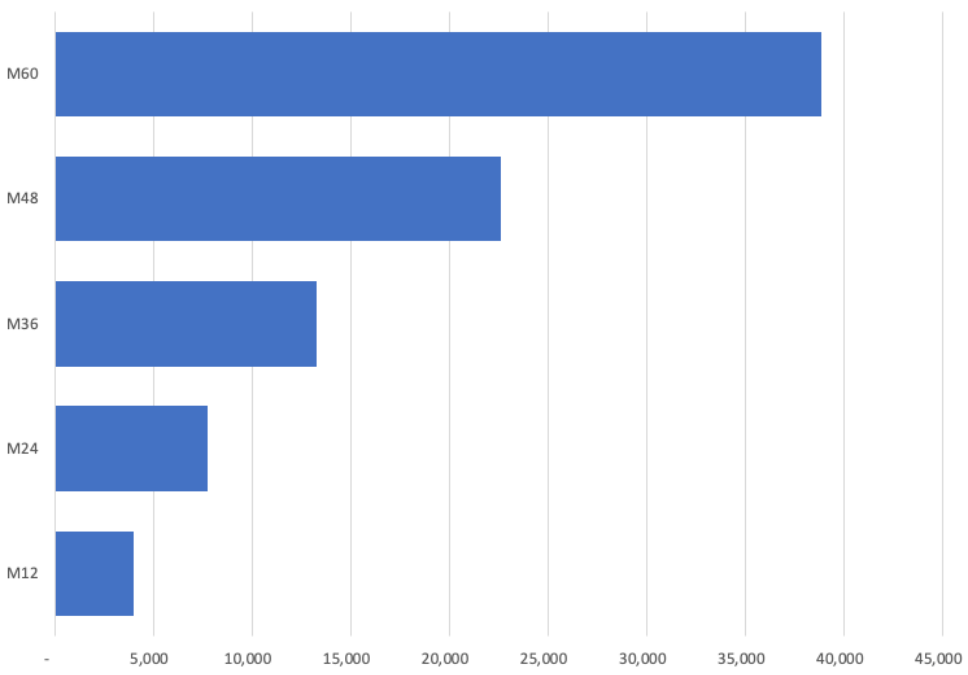


Cash Flow	Jan.23	Feb.23	Mar.23	Apr.23	May.23	Jun.23	Jul.23	Aug.23	Sep.23	Oct.23	Nov.23	Dec.23	Jan.24	Feb.24	Mar.24
	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13	M14	M15
<b>Net Income</b>	- 15,507	- 10,572	- 5,921	- 1,518	2,672	6,679	10,531	14,253	17,869	21,401	24,869	28,292	23,053	26,436	29,823
<u>Operating Activities</u>															
Depreciation	417	417	417	417	417	417	417	417	417	417	417	417	417	417	417
Chg in AR	- 290	- 273	- 259	- 247	- 236	- 227	- 220	- 214	- 209	- 206	- 203	- 202	- 201	- 202	- 203
Chg in AP	348	328	311	296	283	273	264	256	251	247	244	242	242	242	244
Chg in Deferred Revenue	406	382	362	345	330	318	308	299	293	288	284	282	282	283	285
<b>Operating Cash Flow</b>	- 14,627	- 9,718	- 5,090	707	3,467	7,459	11,299	15,011	18,620	22,146	25,611	29,031	23,792	27,176	30,565
<u>Investing Activities</u>															
Capex	35,000														
<b>Free Cash Flow</b>	- 49,627	- 9,718	- 5,090	707	3,467	7,459	11,299	15,011	18,620	22,146	25,611	29,031	23,792	27,176	30,565
<u>Financing Activities</u>															
Debt Payment	- 431	- 433	- 435	- 437	- 439	- 441	- 444	- 446	- 448	- 450	- 452	- 454	- 457	- 459	- 461
Net Borrowing	140,000														
<b>Net CF from Financing</b>	139,569	- 433	- 435	- 437	- 439	- 441	- 444	- 446	- 448	- 450	- 452	- 454	- 457	- 459	- 461
<b>Net Cash Flow</b>	89,942	- 10,151	- 5,525	- 1,144	3,027	7,018	10,855	14,566	18,172	21,696	25,158	28,577	23,335	26,717	30,104

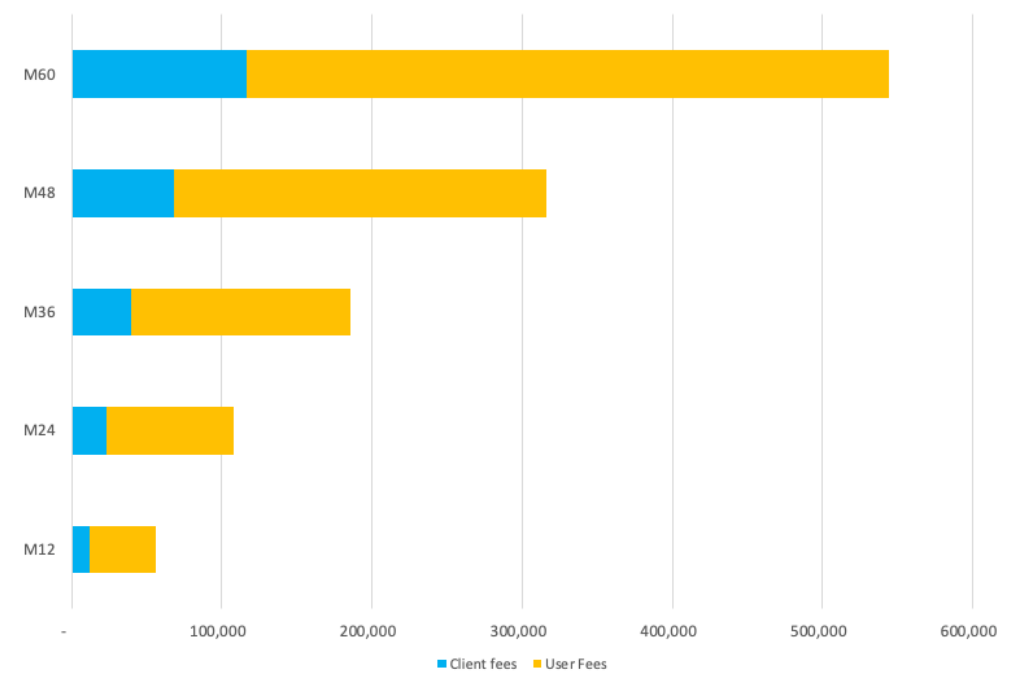
Balance	Jan.23	Feb.23	Mar.23	Apr.23	May.23	Jun.23	Jul.23	Aug.23	Sep.23	Oct.23	Nov.23	Dec.23	Jan.24
	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13
<b>ASSETS</b>													
Cash	89,942	79,791	74,265	73,122	76,149	83,166	94,022	108,587	126,759	148,456	173,614	202,191	225,526
Accounts Receivable	290	563	822	1,068	1,304	1,531	1,751	1,965	2,174	2,379	2,583	2,784	2,986
<b>Total Current Assets</b>	<b>90,232</b>	<b>80,354</b>	<b>75,087</b>	<b>74,190</b>	<b>77,453</b>	<b>84,698</b>	<b>95,773</b>	<b>110,552</b>	<b>128,933</b>	<b>150,835</b>	<b>176,196</b>	<b>204,975</b>	<b>228,511</b>
Fixed Assets	35,000	34,583	34,167	33,750	33,333	32,917	32,500	32,083	31,667	31,250	30,833	30,417	30,000
Accumulated Depreciation	417	417	417	417	417	417	417	417	417	417	417	417	417
<b>Net Fixed Assets</b>	<b>34,583</b>	<b>34,167</b>	<b>33,750</b>	<b>33,333</b>	<b>32,917</b>	<b>32,500</b>	<b>32,083</b>	<b>31,667</b>	<b>31,250</b>	<b>30,833</b>	<b>30,417</b>	<b>30,000</b>	<b>29,583</b>
<b>Total Assets</b>	<b>124,815</b>	<b>114,520</b>	<b>108,837</b>	<b>107,523</b>	<b>110,370</b>	<b>117,198</b>	<b>127,856</b>	<b>142,219</b>	<b>160,183</b>	<b>181,668</b>	<b>206,613</b>	<b>234,975</b>	<b>258,095</b>
<b>LIABILITIES</b>													
Accounts Payable	348	675	986	1,282	1,565	1,838	2,101	2,358	2,609	2,855	3,099	3,341	3,583
Deferred Revenue	406	788	1,150	1,496	1,826	2,144	2,452	2,751	3,043	3,331	3,616	3,898	4,180
<b>Total Current Liabilities</b>	<b>753</b>	<b>1,463</b>	<b>2,137</b>	<b>2,778</b>	<b>3,391</b>	<b>3,982</b>	<b>4,553</b>	<b>5,109</b>	<b>5,652</b>	<b>6,186</b>	<b>6,715</b>	<b>7,239</b>	<b>7,763</b>
Long Term Debt	69,569	69,136	68,701	68,264	67,825	67,383	66,940	66,494	66,046	65,596	65,144	64,689	64,233
<b>Total Liabilities</b>	<b>70,322</b>	<b>70,600</b>	<b>70,838</b>	<b>71,042</b>	<b>71,216</b>	<b>71,365</b>	<b>71,493</b>	<b>71,603</b>	<b>71,698</b>	<b>71,782</b>	<b>71,858</b>	<b>71,928</b>	<b>71,995</b>
<b>EQUITY</b>													
Owner's Funds	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000	70,000
Retained Earnings	- 15,507	- 26,079	- 32,001	- 33,518	- 30,846	- 24,167	- 13,637	616	18,485	39,886	64,755	93,047	116,099
<b>Total Equity</b>	<b>54,493</b>	<b>43,921</b>	<b>37,999</b>	<b>36,482</b>	<b>39,154</b>	<b>45,833</b>	<b>56,363</b>	<b>70,616</b>	<b>88,485</b>	<b>109,886</b>	<b>134,755</b>	<b>163,047</b>	<b>186,099</b>
<b>Total Liabilities &amp; Equity</b>	<b>124,815</b>	<b>114,520</b>	<b>108,837</b>	<b>107,523</b>	<b>110,370</b>	<b>117,198</b>	<b>127,856</b>	<b>142,219</b>	<b>160,183</b>	<b>181,668</b>	<b>206,613</b>	<b>234,975</b>	<b>258,095</b>
Balance Check	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Empty cell

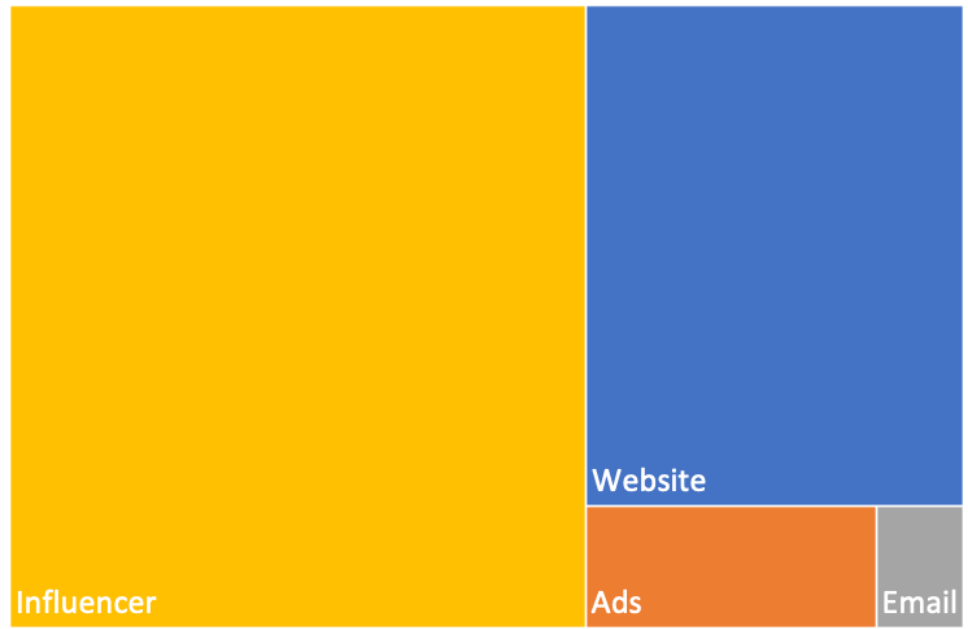
Monthly Active Users



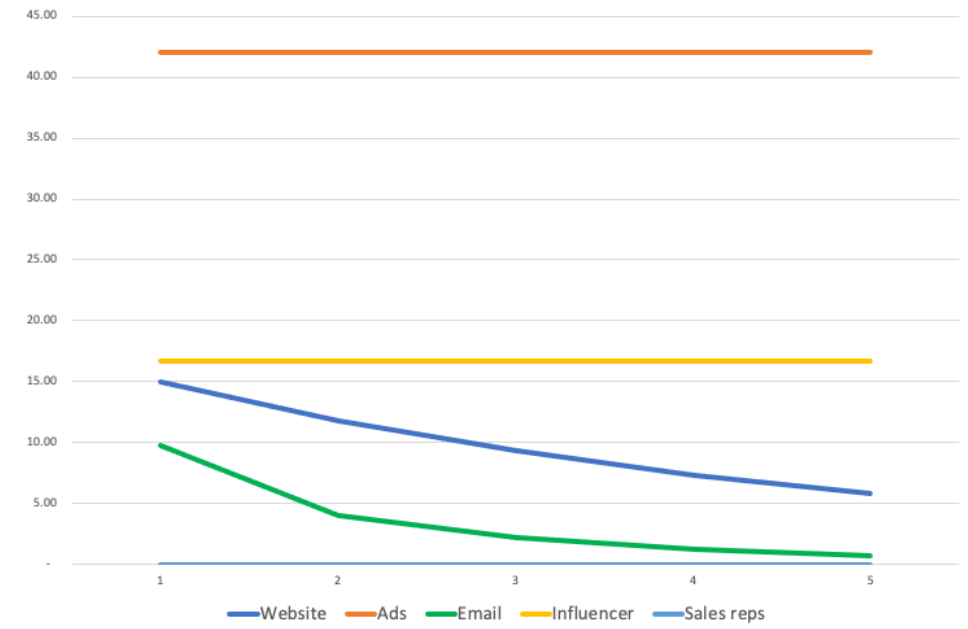
Revenue



User Acquisition Y1



User Acquisition Cost



# Loan

Monthly interest rate 0.49%

Period	Date	Payment	Interest	Principal	Balance
0	01.01.23	-	-	-	70,000.00
1	01.02.23	771.57	340.73	430.84	69,569.16
2	01.03.23	771.57	338.63	432.94	69,136.22
3	01.04.23	771.57	336.52	435.04	68,701.18
4	01.05.23	771.57	334.41	437.16	68,264.02
5	01.06.23	771.57	332.28	439.29	67,824.73
6	01.07.23	771.57	330.14	441.43	67,383.30
7	01.08.23	771.57	327.99	443.58	66,939.72
8	01.09.23	771.57	325.83	445.74	66,493.99
9	01.10.23	771.57	323.66	447.91	66,046.08
10	01.11.23	771.57	321.48	450.09	65,596.00
11	01.12.23	771.57	319.29	452.28	65,143.72
12	01.01.24	771.57	317.09	454.48	64,689.24
13	01.02.24	771.57	314.88	456.69	64,232.55
14	01.03.24	771.57	312.66	458.91	63,773.64
15	01.04.24	771.57	310.42	461.15	63,312.49
16	01.05.24	771.57	308.18	463.39	62,849.10
17	01.06.24	771.57	305.92	465.65	62,383.45
18	01.07.24	771.57	303.65	467.91	61,915.54
19	01.08.24	771.57	301.38	470.19	61,445.35
20	01.09.24	771.57	299.09	472.48	60,972.87
21	01.10.24	771.57	296.79	474.78	60,498.09
22	01.11.24	771.57	294.48	477.09	60,021.00
23	01.12.24	771.57	292.16	479.41	59,541.59
24	01.01.25	771.57	289.82	481.75	59,059.84
25	01.02.25	771.57	287.48	484.09	58,575.75
26	01.03.25	771.57	285.12	486.45	58,089.30
27	01.04.25	771.57	282.75	488.82	57,600.49
28	01.05.25	771.57	280.37	491.19	57,109.29
29	01.06.25	771.57	277.98	493.59	56,615.70
30	01.07.25	771.57	275.58	495.99	56,119.72
31	01.08.25	771.57	273.17	498.40	55,621.31
32	01.09.25	771.57	270.74	500.83	55,120.49
33	01.10.25	771.57	268.30	503.27	54,617.22
34	01.11.25	771.57	265.85	505.72	54,111.50
35	01.12.25	771.57	263.39	508.18	53,603.33
36	01.01.26	771.57	260.92	510.65	53,092.67
37	01.02.26	771.57	258.43	513.14	52,579.54

## Chart Data

This tab contains the data for the charts.

Income	Y1	Y2	Y3	Y4	Y5
B/E Revenue	257,194	352,537	506,918	777,226	1,258,137
Revenue	384,285	996,835	1,764,925	3,007,553	5,149,957
EBITDA	125,256	642,965	1,257,806	2,232,253	3,897,630
COGS	5,549	6,424	7,521	9,297	12,357
Expenses	253,480	347,446	499,598	766,003	1,239,969

MAU	M12	M24	M36	M48	M60
	3,978	7,728	13,265	22,599	38,861

Revenue	M12	M24	M36	M48	M60
Client fees	11,933	23,183	39,796	67,796	116,582
User Fees	43,753	85,003	145,918	248,586	427,466
Revenue Total	55,686	108,186	185,714	316,382	544,048

UAC	M12	M24	M36	M48	M60
Website	15.01	11.84	9.33	7.36	5.80
Ads	42.00	42.00	42.00	42.00	42.00
Email	9.76	4.05	2.16	1.23	0.71
Influencer	16.67	16.67	16.67	16.67	16.67
Sales reps	-	-	-	-	-

ARPU	14.00	Average Revenue Per User per month = Monthly Recurring Revenue / Monthly Active Users												
ULTV	137.98	User Lifetime Value = ARPU * Gross Margin % / Churn rate per month %												

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13				
Net Income	-	15,507	-	10,572	-	5,921	-	1,518	2,672	6,679	10,531	14,253	17,869	21,401	24,869	28,292	23,053

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13
MRR	5,793	11,257	16,435	21,365	26,085	30,627	35,022	39,297	43,478	47,588	51,651	55,686	59,714
MAU	414	804	1,174	1,526	1,863	2,188	2,502	2,807	3,106	3,399	3,689	3,978	4,265
ARPU	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
ULTV	138.0	138.0	138.0	138.0	138.0	138.0	138.0	138.0	138.0	138.0	138.0	138.0	138.0

Break-Even Revenue	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13
	18.446	18.977	19.506	20.036	20.569	21.108	21.654	22.211	22.780	23.363	23.963	24.581	25.219