LetsBe Biz

Financial Projections & Analysis

Version 1.0 — February 25, 2026

Internal Planning Document — Confidential

Projection Period: March 2026 — February 2029 (36 months)

> **Bootstrapped, AI-augmented development. Two-person team. Near-zero fixed overhead (approx. 400/mo). Three growth scenarios modeled. Breakeven at approx. 10 customers. Self-sustaining within 2-3 months.**

Moderate Scenario Summary

Metric	Month 12	Month 24	Month 36
Active Users	156	375	660
MRR	€9,871	€23,738	€41,772
ARR Run Rate	€118,452	€284,856	€501,264
Gross Margin	44.5%	49.6%	48.4%
Cumulative Gross Profit	**€25,106**	**€122,060**	**€329,386**

1. Operating Cost Structure

1.1 Fixed Monthly Costs

These costs exist regardless of customer count. The extraordinarily lean overhead is a direct benefit of the bootstrapped, AI-augmented development approach.

Expense	Monthly	Annual	Notes
Claude Pro Max ($200)	€185	€2,220	Primary development tool
Claude Pro Max 10x (potential)	€93	€1,116	Second seat for engineer
Internal VPS infrastructure	€50	€600	Staging, CI/CD, hub relay
Figma	€15	€180	Design
Domains + Misc	€30	€360	Registrations, CloudFlare, etc.
Total Fixed Overhead	**€373**	**€4,476**	**Rounded to ~€400/mo**

1.2 Variable Costs Per Customer

Component	Lite (€24)	Build (€39)	Scale (€69)	Enterprise (€99)
Netcup VPS	€7.10	€13.10	€22.00	€32.50
Included AI tokens	€2.50	€3.50	€4.50	€6.00
Monitoring + Backups	€1.50	€1.50	€1.50	€1.50
DNS + Support	€1.00	€1.00	€1.00	€1.00
Total Variable Cost	€12.10	€19.10	€29.00	€41.00
Gross Margin	**€11.90 (50%)**	**€19.90 (51%)**	**€40.00 (58%)**	**€58.00 (59%)**

2. Market Context & Growth Benchmarks

2.1 AI SaaS Industry Benchmarks (2025-2026)

Metric	Benchmark	Source
AI-native SaaS median growth (early)	100% YoY	ChartMogul 2025
Monthly churn - SMB SaaS	5-7%	Recurly 2025
AI SaaS activation rate	54.8%	Agile Growth Labs 2025
CAC ratio (new ARR)	$2.00 per $1 ARR	High Alpha 2025
CAC payback (early stage)	8 months	High Alpha 2025

2.2 OpenClaw as Market Validation

OpenClaw (open-source AI agent platform) achieved 300-400K users in 3 months, 200K+ GitHub stars in 2 weeks, and drove OpenRouter from 6.4T to 13T tokens/week. This proves massive demand for AI agent platforms. LetsBe Biz is building the productized, privacy-first version for non-technical businesses.

2.3 Churn Assumptions

Phase	Monthly Churn	Rationale
Months 1-6 (pre-PMF)	8%	Early adopters testing; product still rough
Months 7-12 (finding PMF)	6%	Improving retention; founding members engaged
Months 13-24 (post-PMF)	4%	Product-market fit; agent customization lock-in
Months 25-36 (maturity)	3%	Strong lock-in; data + agents + 30 tools

3. Growth Scenarios

3.1 New Customer Acquisition (Monthly)

Month	Conservative	Moderate	Aggressive
1 (Mar 2026)	3	8	15
2	4	10	20
3	5	12	25
4	5	12	25
5	6	14	30
6	7	16	35
7-9 avg	8	19	38
10-12 avg	11	24	50
Year 1 Total New	87	200	415
Year 2 Avg Monthly	15	35	70
Year 3 Avg Monthly	20	50	90

3.2 Revenue Drivers

Revenue Stream	Blended per Customer/Mo	Notes
Subscription (blended ARPU)	€55.50	10% Lite, 45% Build, 30% Scale, 15% Enterprise
Premium AI metering	€5.30	60% adoption, sliding markup (8-20%)
RS server upgrades	€1.50	10% adoption, avg +€15 uplift
Overage billing	€0.60	20% hit pool cap
Domain reselling	€0.38	15% adoption
Effective ARPU (all)	**€63.28**	**Total revenue per active customer**

4. Moderate Scenario — Month-by-Month (Year 1)

Mo	New	Churn	Active	Revenue	Var Cost	Fixed	Gross Profit	Cumulative
1	8	0	8	€506	€152	€400	-€46	-€46
2	10	1	17	€1,076	€323	€400	€353	€307
3	12	1	28	€1,772	€532	€400	€840	€1,147
4	12	2	38	€2,405	€722	€400	€1,283	€2,430
5	14	2	50	€3,164	€950	€400	€1,814	€4,244
6	16	3	63	€3,987	€1,197	€400	€2,390	€6,634
7	18	4	77	€4,873	€1,462	€400	€3,011	€9,645
8	18	5	90	€5,695	€1,709	€400	€3,586	€13,231
9	20	5	105	€6,645	€1,994	€400	€4,251	€17,482
10	22	6	121	€7,657	€2,297	€400	€4,960	€22,442
11	24	7	138	€8,732	€2,620	€400	€5,712	€28,154
12	**26**	**8**	**156**	**€9,871**	**€2,961**	**€400**	**€6,510**	**€34,664**

Year 1 (Moderate): 156 active users | €9,871 MRR | €118K ARR run rate | €34,664 cumulative gross profit | Breakeven at Month 2

5. Three-Year Summary

5.1 Annual Revenue by Scenario

Year	Conservative	Moderate	Aggressive
Year 1	€22,807	€56,383	€96,029
Year 2	€72,450	€195,600	€398,400
Year 3	€148,800	€428,400	€876,000
3-Year Total	**€244,057**	**€680,383**	**€1,370,429**

5.2 Annual Gross Profit by Scenario

Year	Conservative	Moderate	Aggressive
Year 1	€17,407	€34,664	€78,029
Year 2	€37,050	€108,360	€223,200
Year 3	€79,200	€241,200	€498,000
3-Year Total	**€133,657**	**€384,224**	**€799,229**

5.3 Active Customers

Milestone	Conservative	Moderate	Aggressive
Month 6	30	63	119
Month 12	57	156	280
Month 18	90	255	460
Month 24	130	375	680
Month 30	170	500	890
Month 36	220	660	1,150

5.4 MRR Trajectory

Milestone	Conservative	Moderate	Aggressive
Month 6	€1,899	€3,987	€7,533
Month 12	€3,608	€9,871	€17,724
Month 18	€5,697	€16,138	€29,128
Month 24	€8,229	€23,738	€43,036
Month 30	€10,761	€31,650	€56,337
Month 36	€13,926	€41,772	€72,795
Month 36 ARR	**€167,112**	**€501,264**	**€873,540**

6. Unit Economics & Breakeven

6.1 Per-Customer Economics

Metric	Value
Blended ARPU (subscription only)	€55.50/mo
Effective ARPU (all revenue)	€63.28/mo
Blended variable cost per customer	€22.33/mo
Gross margin per customer	€40.95/mo (65%)
Customer Lifetime Value (24-mo avg)	€982
CAC (founding members)	€70-84/year
CAC payback	< 2 months
LTV:CAC ratio	~12:1

With €400/mo fixed overhead, breakeven requires only ~10 active customers. This is 25-125x lower overhead than a typical funded AI SaaS startup (€10-50K/mo). The business becomes self-sustaining within 2-3 months in all scenarios.

6.2 Cash Requirements

Expense	Amount	Notes
Pre-provisioned server pool	€200-400	One-time: 3-5 Netcup servers
Domain registrations	€50	One-time initial
Monthly burn (pre-revenue)	€400/mo	2 months max
Total Pre-Launch Investment	**€1,100-1,300**	**Entire startup cost**

7. Sensitivity Analysis

7.1 Churn Impact (Moderate Scenario)

Monthly Churn	Y1 Active	Y3 Active	Y3 MRR
3% (optimistic)	175	810	€51,273
5% (base case avg)	156	660	€41,772
7% (pessimistic)	135	510	€32,283
10% (crisis)	108	340	€21,522

Even at 10% monthly churn (extremely high), the business remains profitable due to near-zero fixed costs. Churn impacts scale, not survival.

7.2 Risk Assessment

Risk	Impact	Likelihood	Mitigation
OpenRouter fee increase	-2-3pp margin	Low	Direct API fallback
Netcup price increase >20%	-3-5pp margin	Low	Hetzner alt; 12-mo contracts
DeepSeek deprecated	Shift default model	Medium	GPT 5 Nano / MiniMax fallback
AI prices drop sharply	Higher margins	High	Pass savings = competitive edge
Zero premium AI adoption	-€5.30/user/mo	Medium	Profitable on subs alone
Churn >10% monthly	Never scales	Medium	Invest in onboarding + templates

8. Three-Year P&L (Moderate Scenario)

	Year 1	Year 2	Year 3
REVENUE			
Subscription Revenue	€46,530	€152,880	€316,800
Premium AI Revenue	€5,968	€27,384	€77,112
Server Upgrades	€1,688	€7,824	€17,136
Other (Domains + Overage)	€1,103	€5,868	€12,852
Annual Discount Impact	-€1,094	-€5,868	-€12,852
Total Revenue	€56,383	€195,600	€428,400
COSTS			
Server (Netcup)	€12,540	€40,500	€85,800
AI Tokens (included)	€3,744	€12,600	€26,400
AI Tokens (premium pass-through)	€5,100	€23,400	€65,880
Monitoring + Backups	€1,872	€6,300	€13,200
DNS + Support Tooling	€1,248	€4,200	€8,800
Stripe Processing (3.5%)	€1,973	€6,846	€14,994
Fixed Overhead	€4,800	€4,800	€6,000
Total Costs	€31,277	€98,646	€221,074
GROSS PROFIT	€25,106	€96,954	€207,326
Gross Margin	44.5%	49.6%	48.4%
Cumulative Gross Profit	€25,106	€122,060	€329,386

9. Key Milestones & Decision Points

Milestone	Expected Timing	Action
10 active users	~Month 2	Breakeven on fixed costs. Validate PMF signals.
50 active users	~Month 5-6	Consider second Claude Max seat. Start tracking NPS.
100 active users	~Month 10-12	Evaluate: hire support? Increase marketing?
€10K MRR	~Month 12	Serious business. Review pricing, push annual plans.
200 active users	~Month 14-18	OpenRouter enterprise tier. Bulk Netcup negotiation.
€25K MRR	~Month 22-26	First hire consideration (support/community).
500 active users	~Month 24-30	Scaling: provisioning automation, monitoring, support.
€50K MRR	~Month 30-36	Decision: raise capital? Stay bootstrapped? International?

10. LetsBe Biz vs. Industry Medians

Metric	LetsBe Biz (Mod, Y1)	Industry Median
Monthly Churn	6% avg	5-7% (SMB SaaS)
Gross Margin	44-65%	60-75% (pure SaaS)
CAC Payback	< 2 months	8 months
LTV:CAC	~12:1	3:1 target
Fixed Overhead	€400/mo	€10-50K/mo (typical)

Key advantage: Fixed overhead is 25-125x lower than typical AI SaaS startups. Profitability at ~10 customers vs. 200-500 for a funded startup with a team. No external funding required. Self-sustaining from Month 2-3.

This is an internal planning document. Projections are estimates based on market benchmarks and pricing model assumptions. Actual results will vary based on product-market fit, execution quality, and market conditions. Salaries, legal costs, marketing spend, and tax implications are not modeled. Updated as real revenue data becomes available.