



---

# LetsBe Biz — Financial Projections

3-Year P and L and Monthly Forecasts

---

**Version:** v1.2  
**Date:** February 26, 2026  
**Company:** LetsBe Solutions LLC  
**Contact:** matt@letsbe.solutions

221 North Broad Street, Suite 3A, Middletown, DE 19709

*Confidential — For authorized recipients only*

# Contents

- 1 LetsBe Biz — Financial Projections & Analysis 4**
- 1.1 1. Executive Summary . . . . . 4
- 1.2 2. Operating Cost Structure . . . . . 4
  - 1.2.1 2.1 Fixed Monthly Costs (Overhead) . . . . . 4
  - 1.2.2 2.2 Enterprise Contract Offset . . . . . 5
  - 1.2.3 2.2 Variable Costs Per Customer . . . . . 5
  - 1.2.4 2.3 Stripe Payment Processing . . . . . 6
- 1.3 3. Market Context & Growth Benchmarks . . . . . 6
  - 1.3.1 3.1 AI SaaS Industry Benchmarks (2025-2026) . . . . . 6
  - 1.3.2 3.2 OpenClaw Growth as Reference . . . . . 6
  - 1.3.3 3.3 Churn Rate Assumptions . . . . . 7
- 1.4 4. Three Growth Scenarios . . . . . 7
  - 1.4.1 4.1 Scenario Definitions . . . . . 7
  - 1.4.2 4.2 New Customer Acquisition (Monthly) . . . . . 7
  - 1.4.3 4.3 Tier Distribution Assumptions . . . . . 8
  - 1.4.4 4.4 Additional Revenue per Customer . . . . . 8
- 1.5 5. Monthly Financial Projections . . . . . 9
  - 1.5.1 5.1 Moderate Scenario — Month-by-Month (Year 1) . . . . . 9
  - 1.5.2 5.2 Conservative Scenario — Quarterly Summary . . . . . 9
  - 1.5.3 5.3 Aggressive Scenario — Quarterly Summary . . . . . 10
- 1.6 6. Three-Year Summary . . . . . 10
  - 1.6.1 6.1 Annual Revenue . . . . . 10
  - 1.6.2 6.2 Annual Gross Profit (Including Enterprise Surplus) . . . . . 11
  - 1.6.3 6.3 Active Customers (End of Period) . . . . . 11
  - 1.6.4 6.4 MRR Trajectory . . . . . 11
- 1.7 7. Key Financial Metrics . . . . . 11
  - 1.7.1 7.1 Unit Economics . . . . . 11
  - 1.7.2 7.2 Breakeven Analysis . . . . . 12
  - 1.7.3 7.3 Cash Requirements . . . . . 12
- 1.8 8. Revenue Composition Analysis . . . . . 13
  - 1.8.1 8.1 Revenue Mix (Moderate, Year 1) . . . . . 13
  - 1.8.2 8.2 Revenue Mix Evolution (Moderate) . . . . . 13
- 1.9 9. Sensitivity Analysis . . . . . 13
  - 1.9.1 9.1 Churn Impact . . . . . 13
  - 1.9.2 9.2 ARPU Impact . . . . . 14
  - 1.9.3 9.3 What Breaks the Model . . . . . 14
- 1.10 10. Founding Member Economics (Deep Dive) . . . . . 15
  - 1.10.1 10.1 Founding Member Program . . . . . 15
  - 1.10.2 10.2 Financial Impact . . . . . 15
- 1.11 11. Comparison: LetsBe Biz vs. Industry Medians . . . . . 15
- 1.12 12. Key Milestones & Decision Points . . . . . 16
- 1.13 13. Three-Year P&L Summary (Moderate Scenario) . . . . . 16

1.1414. Assumptions & Methodology . . . . . 17  
    1.14.114.1 Core Assumptions . . . . . 17  
    1.14.214.2 What’s Not Modeled . . . . . 18

# 1. LetsBe Biz — Financial Projections & Analysis

**Version 1.2 — February 26, 2026 Status:** Internal Planning Document — Confidential **Companion To:** Foundation Document v1.0, Technical Architecture v1.1, Pricing Model v2.2 **Projection Period:** March 2026 — February 2029 (36 months)

## 1.1 1. Executive Summary

This document models the three-year financial trajectory for LetsBe Biz, a privacy-first AI workforce platform targeting SMBs. The business is bootstrapped with near-zero investment, operated by the founder (Matt) and one engineer, armed with AI-assisted development tools (Claude Opus 4.6 Max 20x, Codex, Gemini).

**Key assumptions:** - Launch: March 2026 - Team: 2 people (founder + engineer), no salaries modeled (bootstrapped) - Existing enterprise contract: €1,500/mo (ongoing, offsets all fixed costs) - Gross fixed overhead: ~€400/month (tooling + internal infra) - Net fixed overhead: -€1,100/month (surplus from enterprise contract) - Three growth scenarios modeled: Conservative, Moderate, Aggressive - Revenue from: subscriptions, premium AI metering, server upgrades, domains

**Bottom line (Moderate scenario):** - Month 12 MRR: €11,000 (product) + €1,500 (enterprise) = €12,500 - Month 12 ARR: €150,000 - Month 24 MRR: €26,600 | ARR: €319,200 - Month 36 MRR: €51,200 | ARR: €614,400 - Breakeven: Day 1 — enterprise contract already covers all fixed costs - Cumulative gross profit at Month 36: ~€448,000 (product) + €39,600 (enterprise surplus) = ~€488,000

**Note on margins:** AI token costs are calculated from high-usage estimates (full pool consumption) to stress-test viability. Actual margins will improve as: (1) most users won't exhaust token pools, (2) prompt caching reduces costs by 5-8% from Month 3+, (3) AI model prices trend downward over time.

## 1.2 2. Operating Cost Structure

### 1.2.1 2.1 Fixed Monthly Costs (Overhead)

These costs exist regardless of customer count.

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
Domain registrations	€10	€120	letsbe.biz + related domains

Expense	Monthly	Annual	Notes
Miscellaneous (email, DNS, etc.)	€20	€240	Stalwart Mail, CloudFlare, etc.
<b>Gross Fixed Overhead</b>	<b>€373</b>	<b>€4,476</b>	

Rounded to ~€400/mo for modeling.

### 1.2.2 2.2 Enterprise Contract Offset

An existing enterprise customer pays **€1,500/mo** on an ongoing basis. This contract is modeled as a fixed cost offset rather than product revenue, since it exists independently of the SaaS platform.

	Monthly	Annual
Gross Fixed Overhead	€400	€4,800
Enterprise Contract Revenue	-€1,500	-€18,000
<b>Net Fixed Overhead</b>	<b>-€1,100</b>	<b>-€13,200</b>

**The business is cash-flow positive from day zero.** The €1,100/mo surplus from the enterprise contract means every product customer’s gross margin flows directly to profit with no overhead to cover first. This is extraordinarily lean — a direct benefit of the bootstrapped, AI-augmented development approach combined with an existing revenue base.

### 1.2.3 2.2 Variable Costs Per Customer

From the Pricing Model v2.2 (per tier, VPS G12 default):

Component	Lite (€29)	Build (€45)	Scale (€75)	Enterprise (€109)
Netcup VPS	€7.10	€13.10	€22.00	€32.50
Included AI tokens	€2.91	€6.76	€13.46	€25.05
Monitoring + Backups	€1.50	€1.50	€1.50	€1.50
DNS + Support tooling	€1.00	€1.00	€1.00	€1.00
<b>Total Variable Cost</b>	<b>€12.51</b>	<b>€22.36</b>	<b>€37.96</b>	<b>€60.05</b>
<b>Gross Margin</b>	<b>€16.49 (57%)</b>	<b>€22.64 (50%)</b>	<b>€37.04 (49%)</b>	<b>€48.95 (45%)</b>

**Note on AI costs:** These are calculated from preset-based routing at full token pool consumption — 85-55% Balanced (DeepSeek V3.2), 10% Basic (GPT 5 Nano/Gemini Flash), 5-35% Complex (GLM 5/MiniMax M2.5) with right-sized pools (8-40M tokens). GLM 5 at \$1.677/M is the primary cost driver. Actual costs will likely be lower as most users won’t exhaust pools. Prompt caching reduces AI costs by ~5-8% from Month 3+. Model selections are not final — GPT 5.2 Mini (\$1.002/M blended) also under

consideration for inclusion, which would affect these calculations. See Pricing Model for full comparison.

### 1.2.4 2.3 Stripe Payment Processing

2.9% + €0.25 per transaction. At €62/mo blended ARPU: ~€2.05 per transaction. Modeled as 3.5% effective rate (includes failed charges, refunds).

## 1.3 3. Market Context & Growth Benchmarks

### 1.3.1 3.1 AI SaaS Industry Benchmarks (2025-2026)

Metric	Benchmark	Source
AI-native SaaS median growth (early stage)	100% YoY	ChartMogul 2025 SaaS Growth Report
Monthly churn — SMB SaaS	5-7%	Recurly / Agile Growth Labs 2025
Monthly churn — B2B SaaS (all)	3.5% avg	Recurly 2025
AI SaaS activation rate	54.8%	Agile Growth Labs 2025
CAC ratio (new ARR)	\$2.00 per \$1 ARR	High Alpha 2025 SaaS Benchmarks
CAC payback (early stage)	8 months	High Alpha 2025
AI-native GRR (stabilizing)	~40% at maturity	ChartMogul 2025

### 1.3.2 3.2 OpenClaw Growth as Reference

OpenClaw (open-source AI agent platform) achieved explosive growth in late 2025 / early 2026:

- 300,000-400,000 users in ~3 months (Nov 2025 — Feb 2026)
- 200,000+ GitHub stars in under 2 weeks
- 5,700+ community-built skills on ClawHub by Feb 2026
- Drove OpenRouter from 6.4T to 13T tokens/week (2x in one month)

**Relevance to LetsBe Biz:** OpenClaw proves massive demand for AI agent platforms. However, OpenClaw is free/open-source targeting developers — LetsBe Biz is a paid, managed service targeting non-technical SMBs. Our growth will be much slower but our monetization is immediate. OpenClaw validates the market; we’re building the productized, privacy-first version for businesses.

### 1.3.3 3.3 Churn Rate Assumptions

Based on industry benchmarks for SMB-focused SaaS with infrastructure lock-in:

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 creates lock-in
Months 25-36 (maturity)	3%	Strong lock-in; custom agents + data on private server

**Why churn improves over time:** LetsBe Biz has natural lock-in mechanisms that most SaaS doesn't — custom AI agents (SOUL.md + TOOLS.md represent hours of configuration), business data on private servers, and 30 integrated tools. Switching cost increases the longer a customer stays.

## 1.4 4. Three Growth Scenarios

### 1.4.1 4.1 Scenario Definitions

**Conservative:** Organic growth only. Word of mouth, community posts, minimal content marketing. No paid acquisition.

**Moderate:** Active content marketing, community building, targeted outreach. Founding member program drives early traction. Some PR from the OpenClaw/AI agent wave.

**Aggressive:** Moderate + strategic partnerships, paid acquisition, press coverage. Riding the AI agent hype cycle hard.

### 1.4.2 4.2 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

Month	Conservative	Moderate	Aggressive
6	7	16	35
7	8	18	35
8	8	18	40
9	9	20	40
10	10	22	45
11	10	24	50
12	12	26	55
<b>Year 1 Total New</b>	<b>87</b>	<b>200</b>	<b>415</b>
Avg Monthly (Y1)	7	17	35
Year 2 Avg Monthly	15	35	70
Year 3 Avg Monthly	20	50	90

### 1.4.3 4.3 Tier Distribution Assumptions

Tier	Price	% of Customers	Weighted ARPU
Lite (hidden)	€29	10%	€2.90
Build	€45	45%	€20.25
Scale	€75	30%	€22.50
Enterprise	€109	15%	€16.35
<b>Blended ARPU</b>		<b>100%</b>	<b>€62.00</b>

### 1.4.4 4.4 Additional Revenue per Customer

Stream	Avg per Customer/Month	Adoption Rate	Blended/Customer
Premium AI metering	€8.83	60%	€5.30
RS upgrade	€12 avg uplift	10%	€1.20
Domain reselling	€2.50	15%	€0.38
Overage billing	€3.00	20%	€0.60
<b>Total Additional</b>			<b>€7.48</b>

**Effective ARPU (all revenue): €62.00 + €7.48 = €69.48/customer/month**

## 1.5 5. Monthly Financial Projections

### 1.5.1 5.1 Moderate Scenario — Month-by-Month (Year 1)

Fixed cost shown as net (€400 gross - €1,500 enterprise contract = -€1,100 net). Enterprise surplus effectively subsidizes early growth.

Month	New	Churned	Active Users	Sub Revenue	Add'l Revenue	Total Revenue	Variable Cost	Net Fixed	Gross Profit	Cumulative
1	8	0	8	€496	€60	€556	€254	- €1,100	€1,402	€1,402
2	10	1	17	€1,054	€127	€1,181	€539	- €1,100	€1,742	€3,144
3	12	1	28	€1,736	€209	€1,945	€888	- €1,100	€2,157	€5,301
4	14	2	40	€2,480	€299	€2,779	€1,268	- €1,100	€2,611	€7,912
5	15	2	53	€3,286	€396	€3,682	€1,681	- €1,100	€3,101	€11,013
6	16	3	66	€4,092	€493	€4,585	€2,093	- €1,100	€3,593	€14,605
7	18	3	81	€5,022	€606	€5,628	€2,568	- €1,100	€4,159	€18,764
8	18	4	95	€5,890	€710	€6,600	€3,012	- €1,100	€4,688	€23,453
9	20	4	111	€6,882	€830	€7,712	€3,520	- €1,100	€5,292	€28,745
10	20	4	127	€7,874	€950	€8,824	€4,027	- €1,100	€5,897	€34,642
11	22	5	144	€8,928	€1,077	€10,005	€4,566	- €1,100	€6,539	€41,181
12	22	6	160	€9,920	€1,197	€11,117	€5,073	- €1,100	€7,143	€48,325

**Year 1 Summary (Moderate):** - End of Year 1 active users: 160 - Month 12 product MRR: €11,117 | + enterprise: €12,617 - Month 12 ARR run rate: €151,404 - Year 1 total product revenue: €64,614 | + enterprise: €82,614 - Year 1 total gross profit: €48,325 (including enterprise surplus) - Breakeven: Day 1 — enterprise contract covers all fixed costs before first product sale - **Note:** Right-sized token pools (8-40M) and adjusted pricing (€29-109) deliver ~49% blended gross margin. Prompt caching and below-pool-cap usage will improve actuals further.

### 1.5.2 5.2 Conservative Scenario — Quarterly Summary

Enterprise surplus of €1,100/mo (€3,300/quarter) added to gross profit.

Quarter	End Active Users	Product MRR	Quarterly Product Rev	Quarterly Gross Profit
Q1 (M1-3)	12	€834	€1,560	€5,470
Q2 (M4-6)	28	€1,946	€4,593	€6,768
Q3 (M7-9)	50	€3,475	€8,880	€8,875
Q4 (M10-12)	75	€5,213	€14,150	€11,542
<b>Year 1</b>	<b>75</b>	<b>€5,213</b>	<b>€29,183</b>	<b>€32,655</b>

### 1.5.3 5.3 Aggressive Scenario — Quarterly Summary

Quarter	End Active Users	Product MRR	Quarterly Product Rev	Quarterly Gross Profit
Q1 (M1-3)	65	€4,519	€8,344	€8,248
Q2 (M4-6)	135	€9,383	€22,712	€15,082
Q3 (M7-9)	210	€14,596	€39,230	€22,844
Q4 (M10-12)	290	€20,158	€56,980	€31,696
<b>Year 1</b>	<b>290</b>	<b>€20,158</b>	<b>€127,266</b>	<b>€77,870</b>

## 1.6 6. Three-Year Summary

### 1.6.1 6.1 Annual Revenue

Year	Conservative	Moderate	Aggressive
Year 1 Revenue	€29,183	€64,614	€127,266
Year 2 Revenue	€99,590	€255,743	€468,360
Year 3 Revenue	€199,780	€511,485	€918,000
<b>3-Year Total</b>	<b>€328,553</b>	<b>€831,842</b>	<b>€1,513,626</b>

### 1.6.2 6.2 Annual Gross Profit (Including Enterprise Surplus)

Enterprise contract adds €13,200/yr surplus (€1,100/mo × 12) on top of product gross profit.

Year	Conservative	Moderate	Aggressive
Year 1 Gross Profit	€32,655	€48,325	€77,870
Year 2 Gross Profit	€63,870	€151,000	€231,000
Year 3 Gross Profit	€118,600	€289,000	€436,000
<b>3-Year Total</b>	<b>€215,125</b>	<b>€488,325</b>	<b>€744,870</b>

### 1.6.3 6.3 Active Customers (End of Period)

Milestone	Conservative	Moderate	Aggressive
Month 6	30	63	119
Month 12 (Year 1)	57	156	280
Month 18	90	255	460
Month 24 (Year 2)	130	375	680
Month 30	170	500	890
Month 36 (Year 3)	220	660	1,150

### 1.6.4 6.4 MRR Trajectory

Milestone	Conservative	Moderate	Aggressive
Month 6 MRR	€1,946	€4,585	€9,383
Month 12 MRR	€5,213	€11,117	€20,158
Month 18 MRR	€7,500	€18,800	€34,200
Month 24 MRR	€10,100	€26,600	€49,800
Month 30 MRR	€13,500	€37,500	€66,600
Month 36 MRR	€17,100	€51,200	€86,600
Month 36 ARR	€205,200	€614,400	€1,039,200

## 1.7 7. Key Financial Metrics

### 1.7.1 7.1 Unit Economics

Metric	Value
Blended ARPU (subscription only)	€62.00/mo
Effective ARPU (all revenue)	€69.48/mo
Blended variable cost per customer	€31.71/mo
Blended gross margin per customer	€30.29/mo (49%)
Effective gross margin (with add'l revenue)	€37.77/mo (54%)
Customer Lifetime Value (20-mo avg tenure)	€606
CAC (founding members, 2x)	~€134/year
CAC payback	< 1 month
LTV:CAC ratio	~8:1

**Note:** Variable costs assume full token pool consumption at realistic model mixes (including GLM 5 usage in Complex Tasks preset). Actual costs will likely be lower — many users won't exhaust pools, and prompt caching improves margins further. LTV:CAC ratio of 8:1 is excellent (industry target is 3:1). Right-sized pools (8-40M) and adjusted pricing (€29-109) deliver healthy ~50% blended margin.

### 1.7.2 7.2 Breakeven Analysis

Scenario	Month to Cover Fixed Costs	Net Fixed Cost/Mo	Required Active Users
All scenarios	Day 0	-€1,100 (surplus)	0 — already profitable

**The existing enterprise contract (€1,500/mo) fully covers gross fixed overhead (€400/mo) with €1,100/mo surplus.** Every product customer's gross margin flows directly to profit. There is no "breakeven" point — the business is cash-flow positive before launching the SaaS product.

### 1.7.3 7.3 Cash Requirements

Expense	One-Time	Recurring
Netcup server pool (3-5 pre-provisioned)	€200-400	—
Domain registrations	€50	€50/yr
Stripe setup + initial reserve	€0	—
Marketing (organic content)	€0	€0
<b>Total pre-launch investment</b>	<b>~€300-500</b>	—
Monthly burn (pre-revenue)	—	-€1,100 (net surplus)
<b>External funding required</b>	<b>€0</b>	—

The enterprise contract means zero runway concerns. The €300-500 pre-launch investment for server pool and domains is covered by less than two weeks of the enterprise surplus. No external funding required, now or ever (unless choosing to accelerate growth).

## 1.8 8. Revenue Composition Analysis

### 1.8.1 8.1 Revenue Mix (Moderate, Year 1)

Stream	Annual	% of Revenue
Subscription revenue	€54,612	82.5%
Premium AI metering	€7,017	10.6%
RS server upgrades	€1,986	3.0%
Overage billing	€795	1.2%
Domain reselling	€529	0.8%
Annual discount impact	-€1,258	-1.9%
<b>Net Revenue</b>	<b>€63,681</b>	<b>100%</b>

### 1.8.2 8.2 Revenue Mix Evolution (Moderate)

Stream	Year 1	Year 2	Year 3
Subscriptions	82.5%	78%	74%
Premium AI	10.6%	14%	18%
Server upgrades	3.0%	4%	4%
Overage + Domains	2.0%	3%	3%
Annual discount	-1.9%	-3%	-3%

Premium AI revenue grows as a percentage over time because: 1. Users discover premium models after initial onboarding period 2. Agent customization leads to per-agent model selection 3. More complex workflows demand higher-quality models 4. Opus 4.6 adoption grows among power users

## 1.9 9. Sensitivity Analysis

### 1.9.1 9.1 Churn Impact

Monthly Churn Rate	Year 1 Active (Mod)	Year 3 Active (Mod)	Year 3 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

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

### 1.9.2 9.2 ARPU Impact

ARPU Scenario	Year 1 Rev (Mod)	Year 3 Rev (Mod)
Low ARPU (€55 effective)	€51,200	€412,000
Base ARPU (€69.48)	€64,614	€511,485
High ARPU (€85, more RS/premium)	€79,100	€637,000

### 1.9.3 9.3 What Breaks the Model

Risk	Impact	Likelihood	Mitigation
OpenRouter 5.5% fee increase	-2-3pp margin	Low	Direct API fallback (Anthropic, Google, DeepSeek)
Netcup price increase (>20%)	-3-5pp margin on base	Low	Hetzner as alternative; 12-mo contracts lock price
DeepSeek V3.2 deprecated/degraded	Must shift default model	Medium	GPT 5 Nano or MiniMax M2.5 as fallback
AI price war (models get cheaper)	Higher margins OR lower prices	High	Pass savings to users → competitive advantage
Zero premium AI adoption	-€5.30/user/mo	Medium	Still profitable on subscription alone
Churn >10% monthly	Slow growth, never scales	Medium	Invest in onboarding + agent templates
Stripe account issues	Revenue disruption	Low	Backup payment processor (Paddle, Lemon Squeezy)

## 1.10 10. Founding Member Economics (Deep Dive)

### 1.10.1 10.1 Founding Member Program

- First 50-100 customers
- **2x included token allotment** for 12 months (“Double the AI”)
- Same subscription price
- Available March 2026 — until cap reached

### 1.10.2 10.2 Financial Impact

Scenario	# Founders	Extra Monthly AI Cost	12-Month Total Cost	Effective CAC/User
Conservative	30	€334	€4,008	€134/yr
Moderate	60	€668	€8,016	€134/yr
Aggressive	100	€1,113	€13,356	€134/yr

All tiers remain margin-positive at 2x (Lite 47%, Build 35%, Scale 31%, Enterprise 22%). The extra cost per founding member is ~€11/mo blended — manageable at all tiers.

**ROI calculation (Moderate, 60 founders):** - Extra cost: €8,016 over 12 months  
 - Revenue from 60 founders (12 months @ €69.48 avg): €50,026 - Net contribution: €42,010 - ROI: 524%

The 2x founding member program is both generous and sustainable. At ~€134/user/year effective CAC, it’s excellent value — providing a compelling “double the AI” benefit while keeping the business healthy.

## 1.11 11. Comparison: LetsBe Biz vs. Industry Medians

Metric	LetsBe Biz (Moderate, Y1)	Industry Median (AI SaaS <\$1M ARR)
YoY Growth	~400%+ (from zero)	100% median
Monthly Churn	6% avg	5-7% SMB
Gross Margin	57% (with enterprise)	60-75% (pure SaaS)
CAC Payback	< 2 months	8 months
LTV:CAC	~8:1	3:1 target
Net Fixed Overhead	-€1,100/mo (surplus)	€10,000-50,000/mo (typical)
Breakeven	Day 0 (pre-launch)	Month 12-18 (typical)

**Key advantage:** LetsBe Biz is profitable before selling a single SaaS subscription. The enterprise contract covers all fixed costs. Every product customer is pure profit

from day one. A typical funded startup needs 200-500 customers to break even; LetsBe needs zero.

### 1.12 12. Key Milestones & Decision Points

Milestone	Trigger	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? RS upgrade demand?
€10K MRR	~Month 12	Serious business. Review pricing, consider annual plans push.
200 active users	~Month 14-18	OpenRouter enterprise tier inquiry. Bulk Netcup negotiation.
€25K MRR	~Month 22-26	First hire consideration (support/community).
500 active users	~Month 24-30	Scaling challenges: provisioning automation, monitoring, support load.
€50K MRR	~Month 30-36	Review: raise capital for growth? Stay bootstrapped? International?

### 1.13 13. Three-Year P&L Summary (Moderate Scenario)

	Year 1	Year 2	Year 3
<b>Revenue</b>			
Subscription Revenue	€58,032	€230,640	€461,280
Premium AI Revenue	€4,959	€19,709	€39,417

	Year 1	Year 2	Year 3
Server Upgrades	€1,123	€4,464	€8,928
Other (Domains + Overage)	€916	€3,642	€7,284
Annual Discount Impact	-€1,416	-€8,070	-€17,424
Enterprise Contract	€18,000	€18,000	€18,000
<b>Total Revenue</b>	<b>€81,614</b>	<b>€268,385</b>	<b>€517,485</b>
<b>Costs</b>			
Server (Netcup)	€12,917	€51,338	€102,676
AI Token Costs (included)	€10,416	€41,398	€82,796
AI Token Costs (premium, pass-through)	€4,508	€17,917	€35,834
Monitoring + Backups	€1,872	€7,440	€14,880
DNS + Support Tooling	€1,248	€4,960	€9,920
Stripe Processing (3.5%)	€2,856	€9,394	€18,112
Fixed Overhead	€4,800	€4,800	€6,000
<b>Total Costs</b>	<b>€38,617</b>	<b>€137,247</b>	<b>€270,218</b>
<b>Gross Profit</b>	<b>€42,997</b>	<b>€131,138</b>	<b>€247,267</b>
<b>Gross Margin</b>	<b>52.7%</b>	<b>48.9%</b>	<b>47.8%</b>
<b>Cumulative Gross Profit</b>	<b>€42,997</b>	<b>€174,135</b>	<b>€421,402</b>

**Note on gross margin:** Including the enterprise contract brings Year 1 margin to 53% — healthy for an infrastructure + AI platform and approaching pure SaaS territory (60-75%). Right-sized token pools (8-40M) and adjusted pricing (€29-109) deliver sustainable margins across all tiers. As product revenue scales and the enterprise contract becomes a smaller share, margin trends toward the product-only rate (~49%). Key margin improvement levers: (1) prompt caching (+1-2pp), (2) AI model price decreases over time, (3) actual usage below pool caps, (4) OpenRouter enterprise tier discounts at scale.

## 1.14 14. Assumptions & Methodology

### 1.14.1 14.1 Core Assumptions

1. **Launch date:** March 2026. Product functional enough for founding members.
2. **No salaries modeled.** Both founder and engineer working on sweat equity. If/when salaries are introduced, they come from gross profit.
3. **No paid marketing.** All growth is organic (content, community, word of mouth, AI agent hype wave).

4. **Tier distribution stays constant.** In reality, it may shift toward Scale/Enterprise as product matures.
5. **Premium AI adoption grows linearly.** 40% of users use some premium in Year 1, growing to 70% by Year 3.
6. **Churn improves over time.** From 8% in early months to 3% at maturity, driven by increasing lock-in.
7. **No significant model price changes.** If AI model prices drop (likely), margins improve. If they rise (unlikely), markup absorbs some impact.
8. **EUR/USD at parity.** OpenRouter bills in USD; Netcup and subscriptions in EUR. Modeled at 1:1 for simplicity.
9. **Annual plans:** 15% of customers choose annual billing by Month 6, growing to 30% by Month 18. 15% discount applied.
10. **Prompt caching adoption:** Modeled as reducing included AI costs by 30% starting Month 4 (when engineering implementation is complete). This improves margins but is not reflected in pricing — it's a pure margin gain.

#### 1.14.2 14.2 What's Not Modeled

- Salaries / founder draws
- Legal / accounting costs
- Marketing spend (organic only)
- Office space (remote operation)
- Insurance
- Tax implications
- Currency fluctuation beyond 1:1 EUR/USD
- Potential acquisition / investment scenarios

These would need to be added for investor-facing projections.

---

*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. Updated as real revenue data becomes available.*