

ABC Ltd

FORECAST PERIOD

5-Year

CURRENCY

EUR

INDUSTRY

SAAS & E-commerce

STAGE

Pre-revenue

DATE GENERATED

28 June 2026

1 Business Snapshot

BUSINESS NAME

ABC Ltd

INDUSTRY / SECTOR

SAAS & E-commerce

BUSINESS STAGE

Pre-revenue

MAIN MARKETS

US, UK, EU and Australia

MARKET SERVED

Online/global

BUSINESS MODEL

Mixed

TARGET CUSTOMER

SME, entrepreneurs, founders, finance professionals

SALES CHANNEL

online

BUSINESS OVERVIEW

ABC Ltd provides downloadable finance digital products and finance web applications, focusing on financial modeling tools, planning calculators, and applications tailored for businesses and finance professionals. Positioned in the SAAS and e-commerce sectors, ABC Ltd is currently in the pre-revenue stage.

BUSINESS MODEL

ABC Ltd's revenue is generated through a mixed model of direct product sales and subscription services. The primary revenue stream, Product 1, consists of digital finance products priced at €250, while Subscription 1 offers recurring subscriptions at €40 per month. This diversified approach allows for multiple touchpoints within the SME and finance professional markets.

TARGET CUSTOMER

ABC Ltd primarily targets SMEs, entrepreneurs, founders, and finance professionals who need efficient tools for financial projections and planning. The key customer problem is the time-consuming nature of traditional spreadsheet methods for financial analysis and projections.

2 Executive Financial Summary

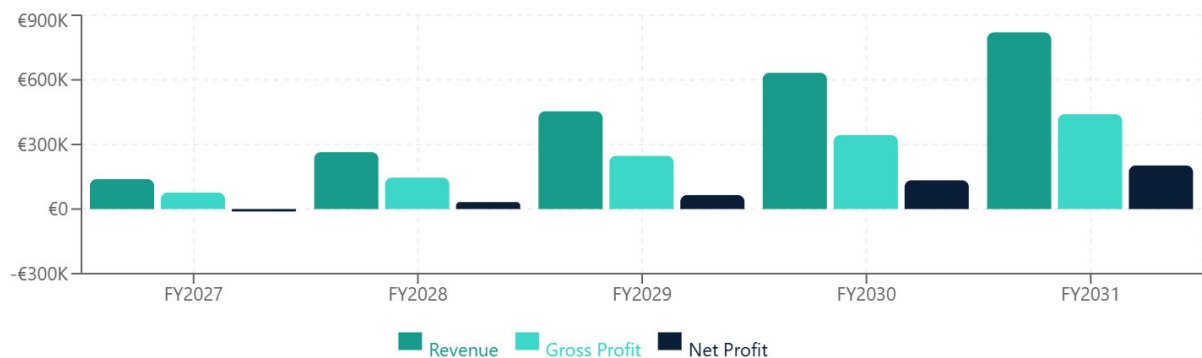
Total Revenue (5yr)	Avg Gross Margin	Avg Net Margin	Revenue in FY2031	Net Income in FY2031
€2,309,704	54.3%	18.3%	€820,188	€202,278
Closing Cash FY2031	Breakeven	Return on Equity (FY2031)	Avg Debt / Equity	Total Funding Sought
€331,129	May-28	40.7%	14.0%	€140,000

ANNUAL FINANCIAL HIGHLIGHTS

Metric	FY2027	FY2028	FY2029	FY2030	FY2031
Revenue	€138,791	€264,043	€453,848	€632,834	€820,188
YoY Growth	—	90.2%	71.9%	39.4%	29.6%
Gross Profit	€76,291	€145,918	€247,129	€343,428	€440,343
Gross Margin	55.0%	55.3%	54.5%	54.3%	53.7%
EBIT	(€13,459)	€44,428	€87,177	€178,196	€269,708
Net Income	(€11,292)	€32,431	€64,818	€133,425	€202,278
Closing Cash	€31,238	€39,197	€61,759	€159,226	€331,129
Closing Equity	€63,708	€96,139	€160,958	€294,383	€496,661

Revenue, Gross Profit & Net Income by Year

Revenue, Gross Profit & Net Income by Year

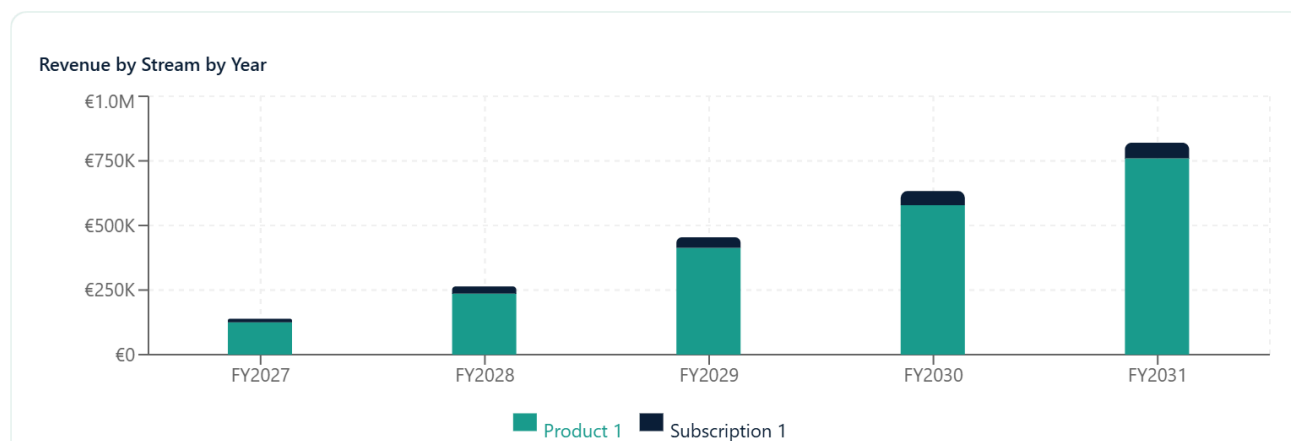


The financial trajectory indicates an anticipated transition from a negative net income of (€11,292) in FY2027 to a positive net income of €202,278 by FY2031. Gross profit grows from €76,291 to €440,343, reflecting improved operational efficiency despite gradually tightening gross margins. Cash position is projected to strengthen, with closing cash increasing significantly from €31,238 in Year 1 to €331,129 by Year 5.

3 Revenue Forecast

Revenue Stream	FY2027	FY2028	FY2029	FY2030	FY2031
Product 1	€125,000	€236,250	€413,438	€578,813	€759,691
Subscription 1	€13,791	€27,793	€40,410	€54,021	€60,497
Total Revenue	€138,791	€264,043	€453,848	€632,834	€820,188
YoY Growth	—	90.2%	71.9%	39.4%	29.6%
Cost of Sales	€62,500	€118,125	€206,719	€289,406	€379,846
Gross Profit	€76,291	€145,918	€247,129	€343,428	€440,343
Gross Margin %	55.0%	55.3%	54.5%	54.3%	53.7%

Revenue by Stream by Year



REVENUE STREAM ASSUMPTIONS

Product 1 is a product-based revenue stream, priced at €250 per unit, with Year 1 volume of 500 per month, growing to 900 per month in Year 2, Price growth is 5% per annum, COGS breakdown: Materials: 50% of revenue, 4 months stock holding.

Subscription 1 is a subscription-based revenue stream, priced at €40 per subscriber per month, with Year 1 new subscribers of 100 per month, growing to 150 per month in Year 2, Price growth is 5% per annum, Monthly subscriber churn is 20%, Starting subscriber base is 0.

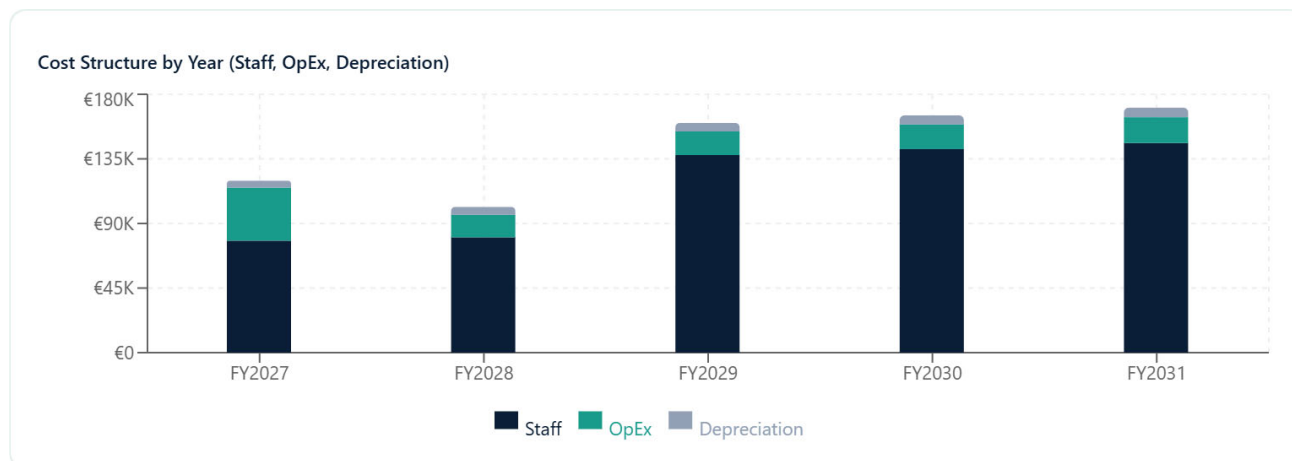
REVENUE COMMENTARY

Revenue is projected to increase from €138,791 in FY2027 to €820,188 in FY2031, driven primarily by Product 1, which contributes 92.6% of total revenue by FY2031. Product 1 pricing starts at €250 with an initial volume of 500/month in Year 1, which grows to 759,691 by Year 5. The subscription revenue contributes €60,497 by FY2031 with price growth of 5% per year but faces monthly churn of 20%. Cost of sales (COGS) grows from €62,500 in Year 1 to €379,846 in Year 5, resulting in a gross margin that declines slightly from 55.0% to 53.7% over the period, indicating increasing relative costs as revenue scales.

4 Cost Forecast

Cost Category	FY2027	FY2028	FY2029	FY2030	FY2031
Staff Costs	€78,000	€80,340	€137,652	€141,781	€146,035
Operating Expenses	€37,000	€15,750	€16,500	€17,250	€18,000
Depreciation	€4,750	€5,400	€5,800	€6,200	€6,600
Total Operating Costs	€119,750	€101,490	€159,952	€165,231	€170,635

Cost Structure by Year (Staff, OpEx, Depreciation)



COST ASSUMPTIONS

Operating Expenses

Rent is budgeted at €10,000 in Year 1, reaching €12,000 by Year 5. Utilities is budgeted at €5,000 in Year 1, reaching €6,000 by Year 5. Startup Expenses is budgeted at €264,000 in Year 1.

Staff Costs

Sales is costed at €45,000 per annum, starting with 1 headcount in Year 1 and growing to 2 by Year 5, with 3% annual salary growth. Admin Assistant is costed at €25,000 per annum, starting with 1 headcount in Year 1, with 3% annual salary growth.

Capital Expenditure

Furniture & Fittings (other): €20,000 in Year 1, €4,000 in Year 2, €4,000 in Year 3, €4,000 in Year 4, €4,000 in Year 5, depreciated over 10 years. Software Development (software): no spend planned, depreciated over 5 years.

COST COMMENTARY

Total operating expenses, including key items like Rent (€10,000 to €12,000) and Utilities (€5,000 to €6,000), reflect a controlled increase over the five-year forecast. Staff costs rise from €78,000 in FY2027, with salaries increasing by 3% annually. Capital expenditures include Furniture & Fittings amounting to €20,000 in Year 1, depreciated over 10 years, and Software Development costs commencing in Year 2, suggesting ongoing investments in product infrastructure.

5 Funding & Cash Runway

Funding Source	Type	Amount	Timing	Rate	Term	Repayment
Founder	Equity	€75,000	Jan 2027	5%	60 mo	Bullet
Bank1	Loan	€35,000	Jan 2027	5%	48 mo	Amortised
Grant1	Grant	€30,000	—	5%	60 mo	Bullet

USE OF FUNDS — FOUNDER

support initial software development and startup expenses

USE OF FUNDS — BANK1

support initial software development and startup expenses

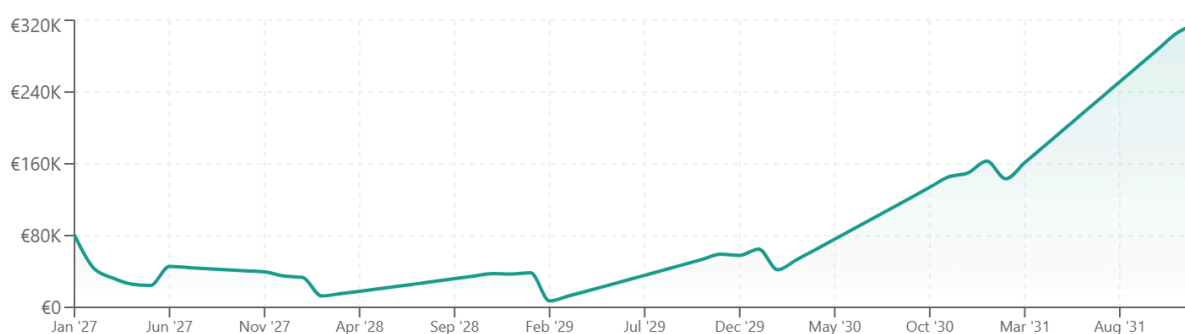
USE OF FUNDS — GRANT1

internationalise the offering

Cash Summary	FY2027	FY2028	FY2029	FY2030	FY2031
Opening Cash	€0	€31,238	€39,197	€61,759	€159,226
Cash from Operations	(€36,347)	€20,445	€35,482	€110,844	€176,706
Cash from Investing	(€35,000)	(€4,000)	(€4,000)	(€4,000)	(€4,000)
Cash from Financing	€102,585	(€8,486)	(€8,920)	(€9,376)	(€803)
Closing Cash	€31,238	€39,197	€61,759	€159,226	€331,129

Monthly Cash Balance Over Forecast Period

Monthly Cash Balance



WORKING CAPITAL MOVEMENT

Working Capital Change	FY2027	FY2028	FY2029	FY2030	FY2031
Chg in Accounts Receivable	(€10,417)	(€9,271)	(€14,766)	(€13,781)	(€15,073)
Chg in Inventory	(€20,833)	(€18,542)	(€29,531)	(€27,563)	(€30,146)
Chg in Accounts Payable	€5,208	€4,635	€7,383	€6,891	€7,537
Chg in Tax Liability	€0	€2,027	€1,777	€5,672	€5,511
Total WC Movement	(€26,042)	(€21,150)	(€35,137)	(€28,781)	(€32,172)

Debtor days: 30 | Creditor days: 30

The Financial Plan Pack includes selected funding of €75,000 from the Founder, starting in January 2027. This equity comes with a 5% interest rate over 60 months with bullet repayment. Additionally, a bank loan of €35,000 also starts in January 2027, with a 5% interest rate and amortized repayment over 48 months, intended to support initial software development and related startup expenses. A grant of €30,000 with a 5% interest rate and a 60-month term is also included, targeted at internationalizing the offering.

Closing cash is forecasted to remain positive throughout the period, starting at €31,238 in FY2027 and reaching €331,129 by FY2031. Throughout this period, accounts receivable and inventory levels escalate in alignment with revenue growth. Monthly burn is currently indeterminate as projections do not specify early operational expenses relative to cash inflows.

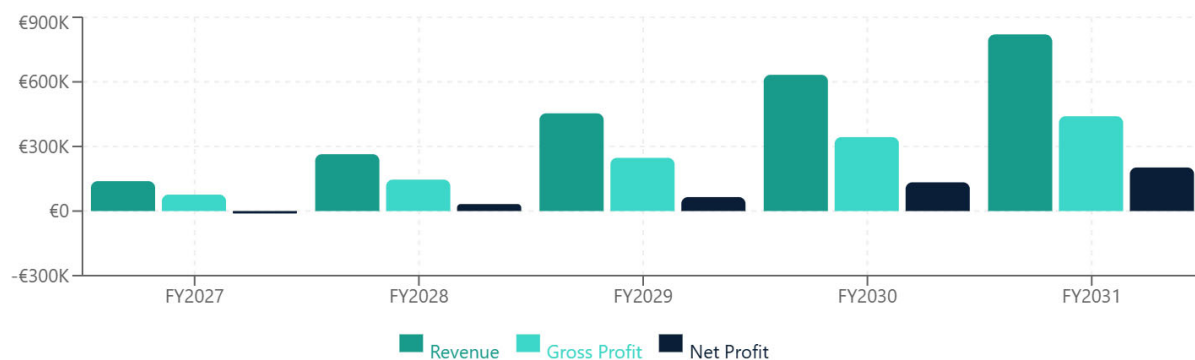
6 Financial Statements Summary

PROFIT & LOSS SUMMARY

Line Item	FY2027	FY2028	FY2029	FY2030	FY2031
Revenue	€138,791	€264,043	€453,848	€632,834	€820,188
YoY Growth	—	90.2%	71.9%	39.4%	29.6%
Cost of Goods Sold	€62,500	€118,125	€206,719	€289,406	€379,846
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Gross Margin %	55.0%	55.3%	54.5%	54.3%	53.7%
Staff Costs	€78,000	€80,340	€137,652	€141,781	€146,035
Operating Expenses	€37,000	€15,750	€16,500	€17,250	€18,000
Depreciation	€4,750	€5,400	€5,800	€6,200	€6,600
EBIT	(€13,459)	€44,428	€87,177	€178,196	€269,708
Interest Expense	€1,597	€1,187	€752	€296	€3
Tax	(€3,764)	€10,810	€21,606	€44,475	€67,426
Net Income	(€11,292)	€32,431	€64,818	€133,425	€202,278

P&L Summary: Revenue, Gross Profit & Net Income

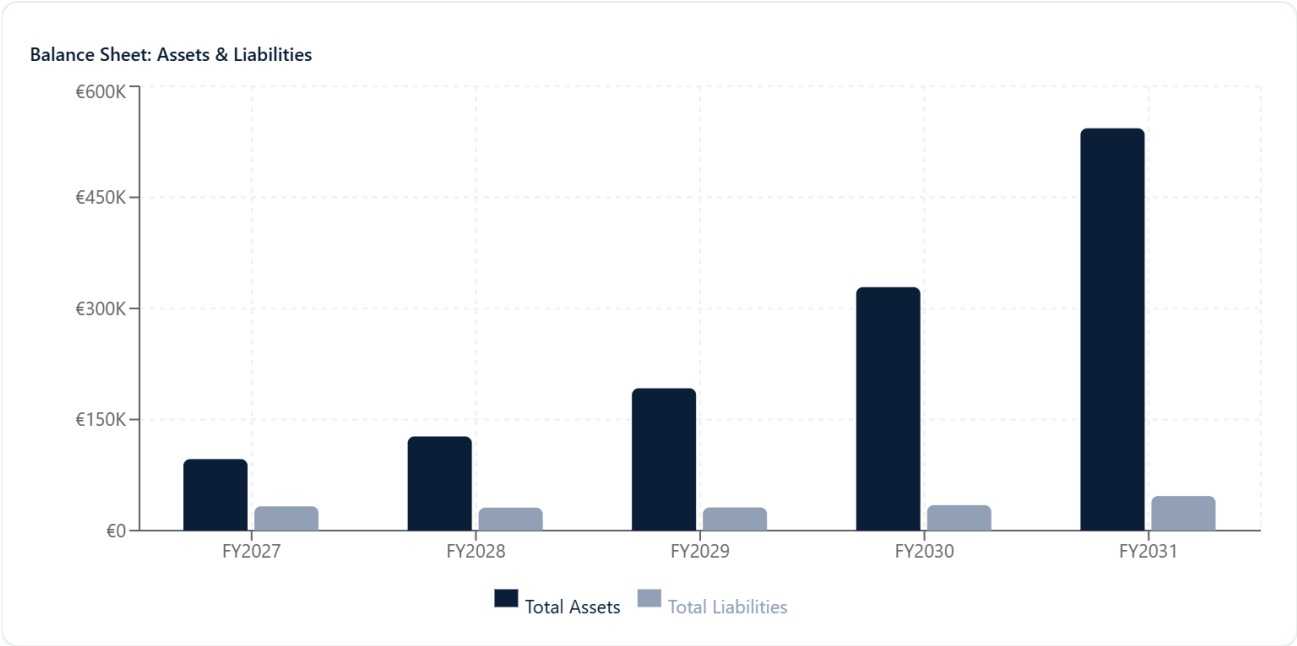
Revenue, Gross Profit & Net Income by Year



The financial trajectory indicates an anticipated transition from a negative net income of (€11,292) in FY2027 to a positive net income of €202,278 by FY2031. Gross profit grows from €76,291 to €440,343, reflecting improved operational efficiency despite gradually tightening gross margins. Cash position is projected to strengthen, with closing cash increasing significantly from €31,238 in Year 1 to €331,129 by Year 5.

Line Item	FY2027	FY2028	FY2029	FY2030	FY2031
Cash & Equivalents	€31,238	€39,197	€61,759	€159,226	€331,129
Accounts Receivable	€10,417	€19,688	€34,453	€48,234	€63,308
Inventory	€20,833	€39,375	€68,906	€96,469	€126,615
PP&E (Net)	€30,250	€28,850	€27,050	€24,850	€22,250
Total Assets	€96,502	€127,109	€192,168	€328,779	€543,302
Total Liabilities	€32,793	€30,970	€31,210	€34,396	€46,641
Total Equity	€63,708	€96,139	€160,958	€294,383	€496,661

Balance Sheet: Assets & Liabilities by Year



Total assets grow from €96,502 in FY2027 to €543,302 by FY2031. Total equity increases from €63,708 to €496,661, reflecting accumulated retained earnings. Total liabilities increase from €32,793 to €46,641 over the forecast period.

7 Other Key Assumptions

Assumption	Value
Currency	EUR
Forecast Period	5 years
Start Date	Month 1, 2027
Tax Rate	25%
Tax Payment Frequency	Quarterly
Tax Settlement	2 months after period end
Debtor Days	30
Creditor Days	30

CAPITAL EXPENDITURE

Furniture & Fittings (other): €20,000 in Year 1, depreciated over 10 years. Software Development (software): €0 in Year 1, depreciated over 5 years.

FINANCING

Founder (equity): €75,000 at 5% per annum over 60 months. Bank1 (loan): €35,000 at 5% per annum over 48 months. Grant1 (grant): €30,000 at 5% per annum over 60 months.

- High reliance on Product 1 for revenue, with 92.6% of total revenue concentrated in one product by FY2031.
- Potential churn rate of 20% per month for Subscription 1 may significantly impact revenue stability.
- Increasing staff costs, projected to rise steadily without corresponding revenue growth in the initial years, may affect net income.
- Cash flow fluctuations due to operational expense increases before revenue generation can create liquidity issues.
- Dependency on successful software development completion to support market entry and growth.

Disclaimer: This Financial Plan Pack has been generated using inputs and projections provided by the user through Startup Financials Pro. It is for **planning and informational purposes only** and does not constitute financial, tax, legal or investment advice. Projections are based solely on user-provided assumptions and inputs. Actual results may differ materially from those projected. Users should review all outputs carefully and seek appropriate professional advice before making any financial, investment or business decisions.

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