Foresixa Enterprise Consolidated Business Plan

Founder review edition 24 October 2026

Prepared by Dot using explicit comparison assumptions

For the enterprise founder and product process owners

Decision and purpose

Use this plan as an explicit Dot comparison case—not a substitute for owner-authored business plans or budgets. It connects the enterprise portfolio to customer strategy, delivery capacity, governance and financial consequences. The selected Globe format guides owner submissions; Disney provides a supplementary Fortune 500 consolidation reference.

The recommendation is selective commercialization under the $0 new external spending constraint. The model is not yet a funded, fully costed launch plan: initial monthly cash needs, incomplete development costs and named Red Alert allocations remain unresolved.

Model coverage	Financial horizon	Status
39 reporting families 128 revenue drivers 334 catalog records	Years 1–10 planning Years 11–20 pro forma Years 1–5 presented first	Dot assumptions Owner submissions pending No approval inferred

How to read this plan

The first section sets strategy and market choices. Operating chapters explain product-family execution. Financial schedules preserve the frozen comparison sales and costs while adding a separately versioned balance sheet and cash flow. Appendices reconcile special products, owner acceptance requirements and source evidence.

All amounts are US dollars unless stated. Model Years are relative planning periods, not audited historical years. Rounded displayed totals can differ by $1 from summed rounded lines.

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Executive summary

This plan covers Foresixa’s privately owned enterprise portfolio of professional services, learning products, hospitality services, creative businesses and digital applications. The commercial thesis is to earn trust through useful, well-controlled products, then reuse capabilities across brands without confusing their customers, economics or accountability.

The recommended operating strategy is selective commercialization, not simultaneous launch of every concept. Maintain the full portfolio, prioritize offers with demonstrable readiness and positive contribution, and release additional products only when cash, delivery capacity, rights and required reviews support them. The existing $0 external-spending constraint remains controlling. A financial target is not permission to spend or launch.

This plan is Dot's enterprise-level hypothesis for comparison with product owners' business plans and original budgets. Owners remain responsible for their submissions. AF&I's subsequent 20% uplift is a distinct planning exercise, not a replacement for owner budgets. The previously delivered comparison baseline is preserved unchanged; the financial companion adds a separately identified three-statement presentation.

The Base comparison produces Year 1 net revenue of $1,017,953 and net income of $285,425 before paying the modeled founder preparation and coordination allowance. Paying the stated $119,600 allowance reduces modeled net income to $192,534. These are arithmetic outcomes of assumed sales, prices, costs and timing, not validated forecasts. Additional unfinished development remains unquantified and excluded.

Decision area	Planning conclusion
Market entry	Start with bounded customer problems and separately cleared offers. Do not infer demand from the size of the catalog.
Cash discipline	Unpaid-founder Base needs $25,217 of hypothetical pooled peak cash; the paid-founder case needs $79,094. Neither satisfies the $0-start constraint without sequencing or earned receipts.
Portfolio coverage	39 reporting families and 128 model driver rows are a starting map, not a certified count of businesses or all sellable products. Red Alert and games require explicit coverage reconciliation.
Execution accountability	A role named in a charter is not an accepted assignment. Track prepared, sent, received, approved and completed separately.
Approval requested	Review the strategic choices, assumptions and exclusions. This document does not establish owner, IA, QC, ED or BOD approval.

Strategy and reference model

The enterprise should combine distinct brands with a common operating discipline. A customer buys a specific outcome from a recognizable brand; management sees a consolidated view of economics, cash, risk and capacity.

The owner-selected format is The Globe Hotel, Great Torrington Business Plan, dated 1 May 2025. Its useful structure connects background and governance to individual income streams, costs, staffing, integrated financial forecasts and risk. This consolidated plan adapts that structure to a multi-product enterprise; the owner submission checklist makes the correspondence explicit. Globe is not the Fortune 500 example. [S0]

Disney is the supplementary Fortune 500 consolidation reference. Its 2025 annual report distinguishes business segments and consolidated financial statements; it is not Disney's internal business plan. Foresixa adopts segment accountability and elimination of internal duplication, not Disney's forecasts or margins, and does not copy Globe's funding, tax or depreciation assumptions. [S1-S2]

Foresixa's working niche is a connected set of high-touch, digitally enabled services for independent professionals, learners, creators, hosts and culturally engaged customers. Proposed differentiation comes from design quality, practical instruction, trusted specialist review and coordinated delivery. Those advantages must be demonstrated through paid customer outcomes; they are not established competitive superiority.

Cross-brand coordination is useful where it reduces a real cost or improves an outcome. Semajes may support approved product imagery; ETV may support customer journeys; VraiSkill and LavaLearning may support training. The receiving business must define scope, rights and allocation. Internal work is not additional external revenue. Referral relationships should be visible to customers where relevant, and customer information must not move automatically between brands.

Enterprise choice	What it means in practice
Distinct customer brands	Keep product positioning, terms and customer support specific. LavaLearning remains an internal name for the relevant tax-course operations.
Shared capability	Reuse approved components, design systems and testing knowledge; allocate real incremental costs once.
Evidence-led expansion	Increase investment only after a release gate, demand signal, contribution check and cash test.
No invented synergy	Do not count a course included in a subscription again as a standalone sale. Do not treat a department or persona as a paid external offer.
Accountable consolidation	Maintain owner statements, Dot's comparison and AF&I's uplift as separate versions with reconciled differences.

Portfolio architecture

Seven management segments organize the portfolio for this plan. They are analytical groupings, not declarations of legal entities, tax groups or current operating status.

Tomato Odyssey and S'otality editorial remain visible modeled concepts. Tomato Chronicles, MasterMind, Swifty and Natur-ai-Vox retain their recorded paused treatment. International local-seller expansion, S'otality Liberia feasibility and long-range Fiefé categories are not silently converted into launches. The coverage appendix distinguishes modeled, included, non-revenue, paused and not-yet-allocated items.

A product may appear in the business plan without carrying incremental forecast revenue. That is appropriate when it is included in another offer, remains in research, lacks a commercial specification or has not yet been separately costed. The current financial baseline should not be inflated merely to make the portfolio appear complete.

Management segment	Brands and scope	Economic model
Professional and technology	BPA; ETV courses and services; internal assistants and technical infrastructure	Engagements, recurring service retainers and discrete learning purchases; internal capabilities are cost lanes.
Learning and skills	Turbo Tax Made Easy; adult and kids learning; VraiSkill adult/teen; Learn Anglais; brand-specific Model Life learning	Course purchases, bundles, eligible subscriptions and sessions; Red Alert is a priority content format, not automatic extra revenue.
Hospitality and services	S'otality cleaning, laundry, chefs, interiors, concierge, administration, tours; Is Makes Travel Easy	Service fees, commissions or subscriptions according to the actual contract. Principal-versus-agent treatment must be established.
Creative media and fashion	Semajes; Sleepy Face; Fiefé and Fiefé Design; QzoticMusic; LesPetitFilms; Dance Of	Shoots, licenses, prints, products and production engagements. Rights, fulfillment and returns are material costs.
Art and institutional services	OsezArt	Specialist education/advisory and brokerage. Education must remain a genuine service rather than disguised sales.
Vertical applications	CornerFlow; Spindle; Maison Contour; DishLoom US; Model Life	Merchant, creator or professional subscriptions and scoped add-ons. Network activity and payment volume are not all enterprise revenue.
Experiments and games	Functional Analysis; independent candy game; FinBot research; editorial concepts and retained pauses	Separate experimental access or content hypotheses, where authorized. No investment gains, scientific validity or licensed manufacturer deal assumed.

Market and competitive landscape

Foresixa operates in several competitive markets, not one homogeneous market. The immediate analysis therefore focuses on specific customer choices and distribution barriers rather than an unsupported enterprise-wide market-size total.

The named alternatives establish competitive categories, not market shares or an exhaustive competitor ranking. Current buyer interviews, win/loss records, willingness-to-pay tests and comparable service quotes have not been supplied. Proposed demand and conversion rates in the budget remain hypotheses.

No total addressable market number is asserted. A defensible serviceable market should be built by geography, buyer type, need frequency, eligible price range and reachable channel, with overlaps removed. Paid conversion and repeat purchase should then determine a supportable obtainable market.

Market arena	Customer alternatives	Implication for Foresixa
Practical learning	Coursera offers business learning; Intuit provides free financial-literacy resources and simulations. [S3-S4]	A paid course must offer a specific outcome, usable practice and support that justifies payment relative to free content.
Language and games	Duolingo includes game-based learning such as chess. [S5]	Engagement alone is not differentiation. Test repeat use, learning transfer and age-appropriate design.
Home services	Taskrabbit lists recurring and one-time cleaning, rental cleaning and laundry help. [S6]	Compete on a defined service standard, accountable recovery and local reliability, not an unverified claim of universal superiority.
Creative work	Independent studios, photographers and production agencies; Adobe supports self-service creative workflows. [S7]	Make the value of art direction, taste, rights management and finished delivery explicit.
Fashion	Established luxury houses, independent labels and low-inventory sellers; Printful demonstrates on-demand fulfillment options. [S8]	Validate brand desirability and production quality. On-demand reduces inventory exposure but does not eliminate samples, fees, returns or working capital.
Art discovery	Galleries, specialist advisers and Artsy's online marketplace. [S9]	OsezArt should test institutional expertise and trust-led relationships rather than assume platform scale.
Professional services	Local CPA/advisory firms, bookkeeping providers and self-service software	BPA's hypothesis is specialist, CPA-controlled work with clear scope. The client should see review accountability, not an unsupported automation guarantee.

Customer niches and demand validation

The first commercial test should be narrow enough to explain who buys, why now, what changes for the buyer and what delivery can be promised.

Suggested early research is five to ten qualified buyer conversations per priority offer and a bounded paid pilot where release gates permit. These are proposed research volumes, not statistical proof of market demand. Record contradictory feedback as carefully as positive feedback. Do not represent an expression of interest as a contract.

The budget's funnel calculations run backward from a target number of purchases to required opportunities. They are useful workload tests, but they do not establish that the opportunity pool exists. Before a target becomes an owner budget, the owner should identify its channel, evidence, sales cycle, win rate and capacity dependence.

Stop or redesign an offer when customers cannot explain its value, when fulfillment costs exceed contribution, or when legal/quality constraints prevent the promised outcome. A narrower offer is preferable to broad, unfunded growth.

Initial customer hypothesis	Offer and demand test	Evidence required to expand
Small professional firms with intake or workflow friction	ETV scoped site or assistant demonstration; BPA diagnostic where professionally appropriate	Qualified conversations, accepted scope, deposit or paid order, delivery effort and repeat need
Adults facing a specific tax or skills decision	One clearly bounded course or Red Alert learning path, with an observable exercise	Completion, correct application, refund reason, support burden and willingness to buy again
Downtown NYC hosts and households	A limited, serviceable S'otality route; Is usability pilot before unsupported paid claims	Provider availability, travel time, first-time completion, complaints and contribution per service
Creators and small brands	Semajes shoot or licensing brief; bounded ETV or Model Life workflow	Accepted creative brief, rights clearance, turnaround, revision count and repeat booking
Design-conscious apparel customers	Small approved Sleepy Face assortment with visible production and delivery terms	Fit/quality feedback, paid conversion, return rate, supplier cost and fulfillment reliability
Museums and cultural institutions	OsezArt needs assessment and a scoped institutional training proposal	Documented need, authorized contact, learning scope, budget owner and separately accepted commercial terms

Professional services and technology strategy

BPA and ETV are potential early cash generators because a well-scoped engagement can connect a known buyer problem with an explicit deliverable. That potential is conditional on professional review, release readiness and customer acceptance.

BPA's plan should distinguish recurring accounting and controller work, virtual CFO services, tax work, diagnostics, internal audit/SOX/IT audit, process advisory, WISP and related projects. Each engagement needs a scope, qualification and review path, estimated hours, responsibilities, fee, acceptance criteria and data-handling requirements. AI assistance does not replace CPA accountability or justify a claim that all work is autonomously processed.

ETV has a recorded public catalog of 20 courses and four service categories. Preserve the settled release rather than reimposing unrelated historical installation holds. The four service categories are site and inquiry journeys, FAQ and workflow bots, operations and controls, and team practice. Quote-led engagements remain quote-led; a modeled average price is not a public fixed-price authorization.

The proposed acquisition route is a narrow demonstration tied to a real operational pain, followed by an explicit discovery and scope decision. The proposed conversion metric is accepted paid engagements divided by qualified proposals, with lost bids and scope changes retained. Delivery margin is assessed after human review, support, hosting and change requests, not just coding time.

The initial target buyer is an owner-managed firm whose inquiries, records or repeatable administration consume scarce time. Position BPA around accountable financial work and ETV around a specific usable workflow—not a generic AI transformation. Acquire through permission-based professional introductions and a working example of the buyer's problem. Retain through predictable service cadence, accepted deliverables and a quarterly review of rework and saved effort; measure renewal and contribution per retained account.

Operating decision	Required treatment
Commercial control	Use existing authorized prices where applicable. Historical price authority must bind to the current edition and scope before collection.
Quality control	Separate preparer, reviewer and approval evidence. A passing code test is not a professional opinion or customer acceptance.
Cross-selling	Offer a relevant next service only after permission and scope clarity. Do not move sensitive client data across brands by default.
Internal tooling	ETV personas, Sovereign Core and Qzotic Command remain internal capability or research unless a distinct external offer is evidenced.
FinBot	No trading returns or autonomous investment performance are included as earned business revenue. The modeled information subscription is a conditional, unverified monetization concept.

Learning Red Alert and games strategy

Learning products should be organized by learner need, age, prerequisite and measurable outcome. The course count is a production inventory, not a customer forecast.

Turbo Tax Made Easy, LavaLearning adult/kids, VraiSkill adult/teen and Learn Anglais retain separate customer propositions. Model Life learning may be a brand-specific component of another offer; included modules must not be sold twice in consolidated revenue. Red Alert courses should have an explicit trigger, defined audience, short actionable learning objective, scenario, assessment and dated content owner.

Red Alert is currently represented within pooled learning assumptions, not as a fully quantified course-by-course sales and cost schedule. The new coverage appendix records named items and gaps. The frozen baseline is not changed to invent revenue for every Red Alert label. Future allocation should reconcile named releases to the existing family total or be presented as a separately versioned addition.

Functional Analysis is modeled through two conditional offers: personal reflection and facilitated reflection/export. Position it as entertainment and personal reflection, not validated neuroscience, diagnosis or clinical guidance. An AI concierge must preserve that boundary and must not infer health status from user responses.

The independent candy game is a modeled access hypothesis. Games embedded in learning products are product functionality unless separately licensed or sold. Manufacturer-branded candy concepts require appropriate rights and commercial agreements; no such transaction is assumed. Paused games remain visible and paused.

For time-constrained adults, lead with a narrow practical skill and an observable completed task. For teens and children, offer age-appropriate practice with a clearly identified parent, school or learner purchase decision. Tax education must add guided application beyond free alternatives, not merely repeat public information. Use sample lessons, trusted professional referrals and consent-based educator outreach. Measure assessed mastery, completion, repeat paid enrollment and refund reasons separately. Language learning should emphasize supported conversation, while game mechanics serve practice rather than unsupported cognitive-benefit claims.

Release test	Planning evidence
Teaching quality	Measure task performance before and after the lesson, not only clicks, time spent or satisfaction.
Content accuracy	Use a dated source register, specialist review and regression testing when facts change.
Child safety	Keep adult and child journeys distinct; establish applicable consent, data minimization and content controls before release.
Economics	Record price, paid learners, free trials, refunds, support minutes and production/update cost separately.
Retention	Track cohort repeat use and later application. Do not equate a return visit with proven learning transfer.

Hospitality services and vertical applications

S'otality and Is should solve different but adjacent problems. S'otality coordinates physical services; Is helps the travel and host experience. Their contracts, costs and data must reflect that distinction.

The S'otality service portfolio includes cleaning, laundry, personal chefs, interior services, concierge, administrative support and Downtown Bike Tour activity. A practical entry point is a geographically bounded route with verified providers, service specifications, travel windows and recovery procedures. The mandatory uniform requirement must be reconciled with the selected worker model; a cost model cannot decide legal classification.

Is should demonstrate reliable guest/host workflows and usability before a paid proposition is treated as ready. Free beta participation is not evidence of paid demand. Any professional subscription, bidding fee, advertising or transaction commission needs a defined payer and measurable value. Booking volume and provider pass-through are not automatically Foresixa revenue.

CornerFlow, Spindle, Maison Contour and DishLoom US are distinct vertical-application hypotheses. Each should prove one repeatable merchant workflow before adding many features. A subscription requires continued service value, support and retention evidence; an onboarding fee requires a separately delivered service. US-first DishLoom scope should not be replaced by an unsupported international launch assumption.

Model Life combines professional workflow, portfolio and training functions. Atelier assistance and learning modules are included features unless a separate commercial edition is evidenced. A reported build or private deployment is not a completed tour review, accepted beta or paid launch.

For recurring property-service customers, the pain is unreliable handoffs and inconsistent standards; the proposed offer is a documented local service with an accountable recovery path. Acquire through direct host/property-manager relationships in a bounded area, not unmeasured broad advertising. Track repeat bookings, on-time completion, first-pass acceptance and route contribution. For vertical applications, target one operator persona and one costly recurring workflow; retain only if task completion, active paid use and support load demonstrate continuing value.

Service economics	Control
Provider cost	Obtain service-specific rates, required qualifications, coverage and cancellation terms. Do not substitute national employee wages for provider quotes.
Principal versus agent	Determine who promises the service, controls fulfillment and bears risk; document gross versus net revenue treatment.
Local capacity	Model travel, preparation, service time and rework. A cash payout does not establish available provider hours.
Customer recovery	Budget for refunds, rescheduling, complaints and failed service recovery; track resolution and recurrence.
Expansion	Add locations only after route contribution and repeat demand are demonstrated; preserve feasibility concepts without declaring them active.

Creative fashion and art strategy

Creative brands should monetize distinctive work while protecting quality, rights and delivery reliability. A premium presentation must be supported by a premium product and a clear customer experience.

Semajes should distinguish commissioned shoots, licensing, prints/framing, marketplace services, premium media and courses. Its working position is fashion, art, culture and lifestyle with a recognizable artistic voice. Contracts should define usage, geography, duration, credits, revisions, delivery and ownership. Printing or framing margin must include production, damage, shipping and remake risk.

Sleepy Face's comparison hypothesis is a curated premium assortment, not an inventory-heavy launch. Samples, sizing, fabric quality, supplier terms, returns and delivery accuracy are prerequisites for the promised positioning. An on-demand supplier may reduce stockholding but does not remove cash timing or product-quality responsibility. Fiefé and Fiefé Design should retain distinct long-term brand concepts without assuming undefined jewelry, watches, fragrance or physical locations are ready offers.

LesPetitFilms and QzoticMusic require documented rights for footage, performances, music and commercial distribution. Dance Of is a production project within the film business, not a separate assumed licensing sale. Proof clips and synthetic tests should not be called a finished production. The operating plan should specify the approved version, remaining creative work, quality gates and distribution rights.

OsezArt should lead with specialist institutional education and advisory where a documented need exists, with brokerage handled transparently as a separate commercial service. Curation and provenance work must not be reduced to decorative marketing. Research, education and sales should have distinct objectives, contracts and conflict disclosures.

Target commissioned creative work at buyers who need a distinctive, rights-clear deliverable, not the broad population of social-media viewers. Use a curated portfolio and a small number of relevant direct pitches; track proposal-to-booking, revision hours, repeat clients and contribution per commission. For fashion, validate one coherent assortment with fit and delivery evidence before breadth. For institutional art learning, approach a named education or programming decision-maker with a scoped outcome; measure repeat mandates and evaluated learning rather than impressions.

Commercial hypothesis	Proof before scale
Aesthetic differentiation earns pricing power	Paid briefs, repeat orders, customer feedback, return reasons and price acceptance
Reusable creative assets reduce cost	Verified rights, approved templates and actual production-time savings without quality loss
Institutional trust creates advisory demand	A named decision-maker, scoped need, funded mandate and evaluated learning outcome
Media supports discovery	Attributable engagement and conversion; no unlicensed commercial distribution or assumed platform consent

Marketing and advertising plan

The proposed first-stage marketing program is evidence-producing and receipts-funded. It should establish which message, audience and channel create profitable customers before advertising spend expands.

Use owned channels first: product demonstrations, sample lessons, approved portfolios, useful articles, targeted outreach and relevant professional or community partnerships. Do not invent an existing audience or treat the founder's network as a committed pipeline. Every campaign needs a target buyer, pain point, offer, landing page, consent-compliant follow-up, measured outcome and accountable owner.

Red Alert content can provide a timely entry point where the urgency is real and responsibly described. Avoid fear-based claims, unverified deadlines or misleading professional outcomes. A free lesson should have a clear value of its own; paid follow-on products should state precisely what they add. Child-facing communications require a separate review path.

The comparison budget includes a variable marketing allowance by product and shared human campaign support. Those are spending sensitivities, not approved cash outlays. Under the $0 policy, campaigns requiring payment remain contingent on earned receipts and an authorized operating decision. Revenue targets are not increased simply because an advertising allowance appears in a spreadsheet.

The existing Year 1 model carries approximately $48,844 of variable marketing and $7,680 of shared campaign labor (16 hours monthly at $40). These are already included in the comparison, not new incremental requests. A proposed control allocation uses the first 30 days to instrument existing channels and test positioning; days 31–60 to compare qualified leads and proposals; days 61–90 to improve conversion and retention. Any paid campaign draws from an authorized portion of the existing allowance only after cash is earned. The campaign owner must reconcile actual expenditure, attributed contribution and unused allowance monthly; no fixed spend calendar overrides the $0 constraint.

Stage	Channel and test	Decision rule
Discovery	Two or three message variants for one defined audience using existing channels	Retain evidence of qualified interest, not impressions alone
Conversion	One clear offer and a traceable source-to-order path	Compare net contribution and support burden by source
Retention	Useful onboarding, completion prompts, service follow-up and relevant renewal	Measure repeat purchase and reason for churn by cohort
Paid expansion	A small, separately authorized campaign funded from available receipts	Scale only if attributable contribution supports acquisition cost and cash timing
Creative control	Communications, CD, Design and Creative Studio provide scoped work	Record accepted responsibilities and review receipts; do not assume continuous staffing

Sales pricing and unit economics

Sales planning starts with a price, a buyer, a reachable channel and a deliverable. It should distinguish pipeline activity from recognized revenue and cash collection.

For project services, use a qualified opportunity, discovery, scoped proposal, acceptance, delivery and collection sequence. For courses and products, use a product-page visit, eligible checkout, paid order, delivery, usage and retention sequence. The same buyer may make multiple purchases; do not multiply customer counts by course count or language variants.

Pricing should reflect value, alternatives, direct cost, support, capacity and downside risk. Preserve authorized current launch prices where they apply. New hypothetical averages remain comparison assumptions; they must not be published as approved offers. The enterprise pricing record should retain source, edition, effective date, currency, tax presentation, refund policy and approving authority.

AF&I's 20% uplift should be a separate target case applied to completed owner projections and budgets. It is not a blanket 20% increase to every cost, liability or balance-sheet asset. Delivery costs, acquisition workload, working capital and capacity must be recalculated from the revised operating drivers.

Metric	Definition and use
Net contribution	Net revenue less direct fulfillment, provider cost, processing, variable acquisition and support
Break-even volume	Fixed cost divided by positive contribution per unit; identify nonpositive contribution rather than hide it
Acquisition cost	Attributable acquisition cash and labor divided by acquired customers; separate paid and organic effort
Payback	Time for realized contribution to recover acquisition and setup cost, with cash timing visible
Capacity yield	Contribution per scarce qualified delivery hour, including review and rework
Conversion and retention	Stage-specific accepted purchases and cohort repeat activity with denominators and exclusions
Downside exposure	Refunds, failed fulfillment, price discounting, supplier changes and demand shortfalls

A This accessment is very negative we must look for strenght in our capacity. If you were to make said statement, it would fall under areas for improvement. So early in the BP signals lack of confidence in business structure. Find a positive statement to begin with. (B) Focus on what we have as Operations resources and delivery capacity...this not a place for critique but to express what we do have. (C) & (D) Explain why these resources are important and how they can be used…how do we plan to acquire them. This is a plan, we are planning; looking into the future…creating a reality that does not yet exist but putting on paper as a plan. Be a visionary not a pessimist. $0 cash is our starting point but because we have already created a course that even if one sold for $29...now we go from $0 to $29…so on and so forth…think in a positive light this is a creative process, what you set forth on paper is mostly like to become reality. Let's bring forth a postive uplifting reality that we create; in a postive light form a positive prosepective.

Operations resources and delivery capacity

A The enterprise must coordinate work without treating AI roles, chat names or planned departments as accepted human capacity. Available tools and draft charters are not proof that a function is operating continuously.

B Each product owner should maintain the current version, scope, open defects, review evidence, customer promise, cost drivers and release decision. The Manager coordinates dependencies; the Assistant Manager tracks follow-through and receipts; VP resolves resource conflicts; ED executes approved direction. Board oversight and IA independence remain distinct from delivery management.

C In the Base comparison, modeled Year 1 direct delivery/support requires approximately 6,976 paid hours, plus 1,104 shared specialist hours. That totals about 8,080 quantified hours, or 5.05 illustrative equivalents at 1,600 productive hours per person. This is a demand for resources, not evidence those resources are hired or available. Outsourced-provider hours remain unquantified even where cash payouts are modeled.

D The budget also assumes 1,624 preparation hours and 960 coordination hours supplied without cash payment in the Base case. The separately paid sensitivity costs that stated allowance. Neither includes every remaining application build, course completion task, supplier negotiation or production revision. A complete resource plan must resolve these omissions before a fully funded launch plan can be claimed.

Resource control	Required evidence
Named responsibility	Actual owner and backup acceptance, not merely a department label
Capacity commitment	Qualified hours, schedule, service territory and maximum workload
Version-specific QA	Exact tested build/material, test population, findings, remediation and retest
Communication route	Verified recipient, sent instruction, acknowledgment and due date
Reuse and allocation	Shared work recorded once with fair cost allocation; no duplicate external revenue
Data and IP	Minimum necessary access, rights records, approved retention and secure transfer procedures

Again, you are so negative...this what we have…it's about making it work to our advantage.

This is not an audit or audit report…it is suppoesed to be a Business Plan…meaning this our Business and here is how we plan to run and produce an income...this is the place to lay down a vision for the future of Foresixa Enterprise.

Project roadmap and commercialization sequence

The full portfolio remains in view, but commercialization should follow evidence. The proposed sequence below is relative to adoption of this plan and does not replace existing owner deadlines or create new launch approvals.

ETV is the reference for the established storefront/payment handoff, not proof that every other product has completed it. VraiSkill, Turbo Tax Made Easy and S'otality should have separate exact-version release records. Is can use a bounded free usability beta without making payment setup a false prerequisite for that specific test.

Atelier/Model Life review must use the current iteration and scoped owner instructions; private deployment is not independent QA or public approval. LesPetitFilms needs a production-complete work product, not a tool demonstration. Experimental games and Functional Analysis require their own commercial scope, rights and claims review.

Changes are controlled: keep the original owner budget, the frozen Dot comparison, any new financial extension, and AF&I's uplift individually identifiable. A proposed roadmap is not a receipt from a process owner.

Stage	Work and exit evidence	Commercial consequence
Baseline and ownership	Reconcile every product, owner, current version, charter, original budget and delivery route. Owner BP target remains 30 October 2026.	No missing item is silently priced, launched or counted as completed.
Ready offer verification	Confirm customer terms, rights, price/edition, functioning delivery, test evidence and accepted fulfillment capacity.	Maintain settled ETV release; apply appropriate gates to other products rather than invent a blanket hold.
Bounded pilot	Test a small defined audience and service scope; collect observed conversion, completion, defects, support and cash data.	Use real feedback to replace the comparison assumptions.
Receipts first expansion	Reconcile collected receipts, commitments, refunds and working capital before expanding activity.	No unapproved external financing or automatic intercompany pooling.
Scale and institutionalize	Expand only repeatable offers; standardize successful controls and schedule independent assurance.	Increase throughput without hiding defects, unmet capacity or customer harm.

Governance quality and SUSTAIN 90

The operating goal is a coordinated enterprise that requires less founder intervention because work is demonstrably controlled, not because missing evidence is classified as success.

The owner requires 99.99% effectiveness and efficiency and a separate 0.0001% error limit. These are not mathematically interchangeable: 0.0001% is one error per million defined opportunities. Each measure needs a denominator, a population, a measurement period, critical-defect rules and an independent test method. A small sample of passing tests cannot establish enterprise-wide performance at that level.

SUSTAIN-90 is a self-sustainability objective, not a synonym for a 90-point score or a completed workbook. The latest bounded review left the enterprise unscored because operating populations and validated measurements were incomplete. Twenty-six reviewed functions lacked measured effectiveness/efficiency actuals. This does not mean no work occurred; it means the target has not been demonstrated.

The governance sequence should preserve the founder's directions: process owners prepare and own their plans; General Counsel and LGC iterate legal materials; QC and IA review in their roles; ED and BOD approve according to authority; BOD issuance makes enterprise documents official. An AI legal role is not a licensed attorney. This document is not an approval record.

Reporting layer	Evidence to retain
Daily operating record	Owner, current version, WIP, due date, blocker, cash/capacity and next accepted action
Quality record	Population tested, sample basis, defects by severity, correction, retest and reviewer
Financial record	Orders, receipts, refunds, revenue basis, cost accruals, liabilities and forecast variance
Sustainability record	Founder interventions, repeatable completed cycles, contribution, cash coverage and continuity
Escalation record	Only genuinely high-priority founder decisions; routine issues remain with accountable execution roles
Status integrity	Prepared, sent, received, approved and completed are separate states; missing receipts remain missing

Risk controls and resilience

The most material risks are premature commercial promises, unsupported financial assumptions, incomplete delivery capacity, rights/data exposure and mistaking planning artifacts for operational evidence.

These controls are planning requirements, not legal advice or proof of compliance. Jurisdiction-specific determinations, vendor contracts and release decisions must be established by the responsible qualified parties. The plan does not authorize credential creation, new spending, customer-data transmission or regulated financial transactions.

Resilience should be tested through recoverable backups, version restoration, payment/delivery reconciliation and a bounded incident exercise. No claim of continuous monitoring or zero data loss is made here.

Risk	Preventive control	Evidence and response
Demand is assumed	Test a defined buyer/offer/channel; record negative evidence	Revise forecast drivers through a new version, not a silent overwrite
Unfunded operations	Cash timing and commitments reviewed before paid activity	Sequence work to available receipts; disclose financing residuals
Underestimated labor	Record delivery, review, support, preparation and provider hours	Requote scope or restrict throughput before customer promises
Professional or tax claims	Qualified review and dated sources; scoped client engagement	No unsupported CPA guarantee or AI-only representation
Children and vulnerable users	Age-appropriate design, applicable consent and data minimization	Separate release gate, reporting and incident response
IP and media rights	Provenance, releases, licenses and approved uses	Quarantine disputed assets; do not sell unlicensed manufacturer content
Service-provider classification	Contract-specific legal and operating review	Do not infer employment status from a budget label
Cybersecurity and customer data	Verified authentication, least privilege, logging and recovery tests	Preserve version-specific evidence and customer notification procedures
Brand and refund exposure	Accurate descriptions, tested fulfillment and clear terms	Track complaints, refunds and corrective action by product
Governance fiction	Accepted owners and receipts; independent review boundaries	Do not report a route failure as delivery or a draft as approval

Financial basis and decision limits

The financial statements are a comparison scenario derived from the frozen 24 October 2026 model. They are not actual financial statements, owner-approved budgets or evidence of a funded operating plan.

The model begins with 334 catalog records mapped to 128 driver rows and 39 reporting families. Some rows represent pooled editions, included modules or conditional concepts. The coverage review adds narrative detail without silently adding sales. Prices combine limited founder-authorized anchors, historical menu directions and explicitly assumed averages. Volumes, operating months, retention, acquisition growth, delivery effort and several cost rates are Dot judgments.

For example, the TTME core bundle assumes 25 purchases per month over ten operating months: 250 multiplied by the historical $149 price yields $37,250 before assumed 3% refunds, or $36,132.50 net. The sales quantity and readiness timing are not derived from an accepted sales pipeline. The ETV site-service illustration assumes twelve projects at $1,750, with modeled human delivery, support, materials, payment and marketing costs.

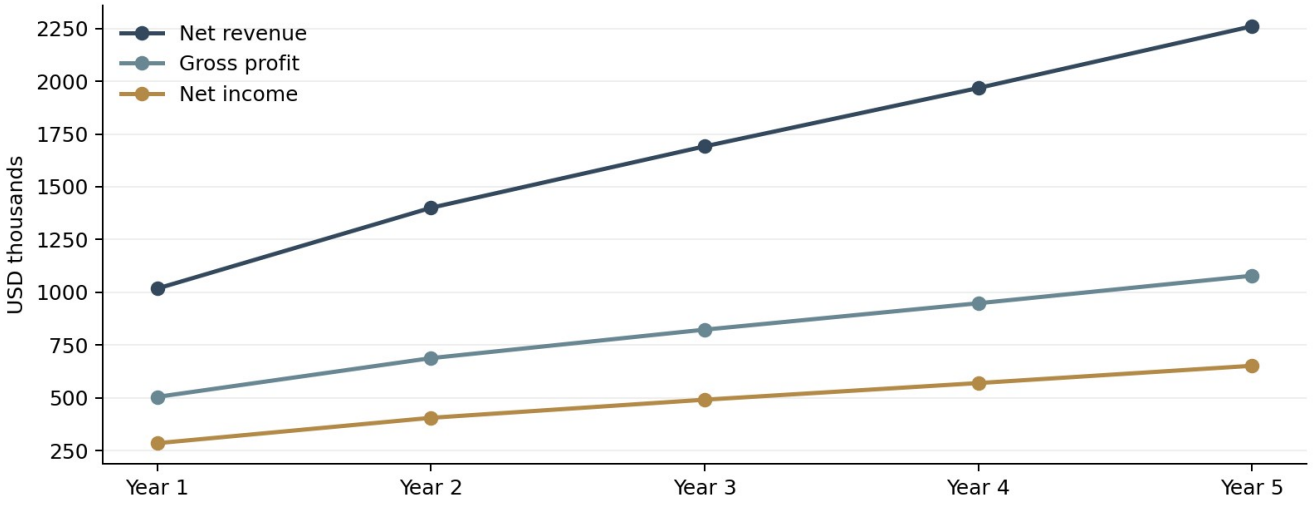
The Base case leaves a stated $119,600 founder preparation/coordination allowance unpaid in Year 1. The paid case recomputes taxes and cash, rather than subtracting that allowance mechanically from after-tax profit. Both cases assume reusable assets and omit unquantified additional development. National BLS wage information provides context, not an accepted contractor quote or staffed resource commitment.

The three-statement extension assumes opening balances of zero for scenario purposes, immediate settlement of specified liabilities and no external financing. These are not verified enterprise balances. Annual positive cash does not remove the monthly funding gap. Cash pooling across reporting families is hypothetical and not authorized by this document.

Financial reading rule	Treatment
Years and currency	USD. Year 1 is an unassigned operating year, not automatically calendar 2026.
Long horizon	Years 1–10 are detailed schedules; Years 11–20 extend the assumptions as pro forma sensitivity, not predictable outcomes.
Revenue recognition	Separate provider transaction value from enterprise fees; actual contracts must resolve principal-versus-agent treatment.
Tax	Illustrative 25% provision by reporting family with modeled loss pools; not a legal-entity tax computation.
Frozen comparison	Retain original workbook and report. This plan and its companion are separately versioned and traceable.
Unresolved scope	Unknown costs and unallocated product details remain explicit; zero is not a substitute for missing information.

Financial trajectory and scenario limits

The Base case projects increasing earnings from assumed unit sales, retention, acquisition and prices. The chart communicates model behavior, not observed performance or validated demand.



Year 1 interpretation	Amount	Meaning
Base net income	$285,425	Founder preparation and coordination unpaid
Paid founder sensitivity net income	$192,534	Includes modeled $119,600 labor allowance and tax effect
Base pooled monthly peak cash need	$25,217	Unfunded under zero opening cash assumption
Paid founder pooled monthly peak need	$79,094	Not arranged financing
Separate family peaks without pooling	$62,050	Base; sum of family needs, not consolidated pooled need
Remaining development costs	Unquantified	Excluded, not zero

Year 1 net revenue is $1,017,953, with $513,187 cost of revenue and $123,394 operating expenses. Reported net income must not be confused with available startup cash. The no-paid-founder Base is not a claim that labor is free or that the enterprise has accepted unpaid capacity.

Do not apply AF&I's requested 20% uplift mechanically to all statements. Owners must first submit their own original plans and budgets; AF&I can then build a separate achievable target with explicit sales, staffing, cost and cash consequences.

Income statement Years 1 to 5

Base comparison scenario | USD rounded | Conditional planning assumptions, not actual results

Line item	Year 1	Year 2	Year 3	Year 4	Year 5
ETV courses	21,780	24,560	28,421	33,081	38,558
ETV services	62,000	66,402	72,890	80,961	90,418
BPA professional services	291,800	377,942	444,750	504,303	562,900
CornerFlow	4,930	7,506	9,845	12,226	14,836
Spindle	4,930	7,506	9,845	12,226	14,836
Maison Contour	6,730	10,113	13,324	16,691	20,448
DishLoom US	5,670	8,212	10,960	14,064	17,678
Is Makes Travel Easy	14,859	18,106	21,863	26,389	31,898
Turbo Tax - Made Easy!	48,650	64,145	76,140	88,521	102,465
LavaLearning adult	22,140	32,305	39,182	45,926	53,450
LavaLearning Model Life	0	0	0	0	0
LavaLearning Kids	5,700	11,483	14,692	17,546	20,661
VraiSkill adult	16,191	23,121	28,173	33,316	39,148
VraiSkill teen	4,800	9,670	12,372	14,776	17,399
VraiSkill Model Life	0	0	0	0	0
Model Life	16,320	23,638	31,548	40,481	50,882
S’otality cleaning	104,520	126,511	147,600	169,068	191,812
S’otality laundry	16,200	19,608	22,877	26,205	29,730
S’otality Personal Chef	19,500	29,437	37,654	45,079	52,311
S’otality interiors	36,450	45,065	52,990	60,991	69,540
S’otality concierge	13,500	16,983	19,991	22,908	25,946
S’otality administration	21,600	27,173	31,986	36,652	41,514
S’otality bike tours	7,800	11,775	15,062	18,032	20,924
S’otality editorial	3,500	6,355	7,997	9,281	10,524
Tomato Odyssey	3,500	6,355	7,997	9,281	10,524
Semajes Studio	67,950	88,103	104,229	119,798	136,262
Semajes Marketplace	11,100	16,077	21,457	27,533	34,607
Semajes premium and media	7,743	11,215	14,968	19,206	24,141
Semajes courses	7,020	10,025	12,215	14,445	16,974
Sleepy Face	72,000	137,186	173,531	203,385	233,921
QzoticMusic	6,000	11,192	14,148	16,551	18,968
LesPetitFilms	23,000	41,759	52,549	60,993	69,160
Learn Anglais	26,910	34,001	41,575	50,510	61,298

Line item	Year 1	Year 2	Year 3	Year 4	Year 5
Fiefé	16,050	30,581	38,683	45,338	52,145
Fiefé Design	10,000	19,054	24,101	28,248	32,489
OsezArt	47,500	68,003	84,650	100,163	116,082
FinBot research	1,740	3,505	4,485	5,356	6,307
Functional Analysis	4,062	7,501	9,603	11,436	13,341
Independent candy game	1,497	3,016	3,859	4,608	5,426
Gross recognized revenue	1,055,642	1,455,187	1,758,211	2,045,573	2,349,524
Less: refunds and credits	35,269	50,515	61,423	71,536	82,182
Less: promotional discounts credited after charge	2,420	4,366	5,478	6,408	7,367
Net revenue	**1,017,953**	**1,400,306**	**1,691,310**	**1,967,629**	**2,259,976**
COST OF REVENUE					
Human delivery and professional fulfillment	252,736	340,978	413,661	485,121	561,887
Materials, production and fulfillment	71,255	120,013	150,721	177,651	205,725
External provider share — principal services	99,828	124,799	147,854	170,683	194,438
Customer and learner support	49,953	72,042	89,886	108,230	128,932
Payment processing	39,415	54,197	66,031	77,725	90,442
Total cost of revenue	**513,187**	**712,030**	**868,153**	**1,019,409**	**1,181,424**
Gross profit	**504,766**	**688,276**	**823,157**	**948,219**	**1,078,551**
Gross margin	49.6%	49.2%	48.7%	48.2%	47.7%
OPERATING EXPENSES					
Variable sales and marketing	48,844	69,714	84,807	98,901	113,801
Product-specific technology and operating costs	2,220	2,287	2,355	2,426	2,499
Launch samples and setup expenses	2,550	0	0	0	0
Human operations and financial administration	11,520	12,459	13,474	14,572	15,760
Independent accounting and tax review	11,520	12,459	13,474	14,572	15,760
Human campaign production support	7,680	8,306	8,983	9,715	10,507
Independent quality and compliance review	13,200	14,276	15,439	16,698	18,058
Human technical maintenance	10,560	11,421	12,351	13,358	14,447
Hosting and usage infrastructure	1,800	1,854	1,910	1,967	2,026
Business software and communications	1,200	1,236	1,273	1,311	1,351
Insurance	3,000	3,090	3,183	3,278	3,377
Legal and professional fees	4,800	4,944	5,092	5,245	5,402
Office and administrative costs	900	927	955	983	1,013
Licenses and registration	600	618	637	656	675
Travel and business development	1,200	1,236	1,273	1,311	1,351
Research and development	1,800	1,854	1,910	1,967	2,026
Founder preparation and coordination, if paid	0	0	0	0	0

Line item	Year 1	Year 2	Year 3	Year 4	Year 5
Total operating expenses	**123,394**	**146,680**	**167,116**	**186,961**	**208,052**
Operating income before depreciation	**381,372**	**541,596**	**656,040**	**761,258**	**870,499**
Depreciation and amortization	500	500	500	546	546
Operating income	**380,872**	**541,096**	**655,540**	**760,712**	**869,953**
Interest expense	0	0	0	0	0
Other income / (expense)	0	0	0	0	0
Income / (loss) before tax	**380,872**	**541,096**	**655,540**	**760,712**	**869,953**
Illustrative income tax provision	95,447	135,533	164,219	190,583	217,973
Net income / (loss)	**285,425**	**405,563**	**491,322**	**570,128**	**651,980**
Net margin	28.0%	29.0%	29.0%	29.0%	28.8%
SUPPLEMENTARY MEASURES					
Gross customer transaction value	1,243,052	1,704,071	2,076,764	2,445,420	2,846,032
Required paid delivery and support hours	6,976	9,315	11,063	12,703	14,423
Unpaid founder preparation and coordination	119,600	39,552	40,739	41,961	43,220
Pretax earnings less unpaid labor allowance	261,272	501,544	614,802	718,751	826,734
Net income less unpaid allowance, no tax benefit	165,825	366,011	450,583	528,168	608,761

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Balance sheet Years 1 to 5

Base comparison scenario | USD rounded | Conditional planning assumptions, not actual results

Line item	Year 1	Year 2	Year 3	Year 4	Year 5
ASSETS					
Cash — conditional on target transactions occurring	211,549	623,295	1,102,086	1,659,372	2,300,001
Accounts receivable	62,343	57,192	67,665	77,170	86,729
Inventory and prepaid materials — assumed	10,533	10,001	12,560	14,804	17,144
Total current assets	**284,425**	**690,489**	**1,182,310**	**1,751,346**	**2,403,873**
Gross property and equipment	1,500	1,500	1,500	3,139	3,139
Less: accumulated depreciation	500	1,000	1,500	2,046	2,593
Net property and equipment	1,000	500	0	1,093	546
Total assets	**285,425**	**690,989**	**1,182,310**	**1,752,439**	**2,404,419**
LIABILITIES					
Accounts payable	0	0	0	0	0
Deferred revenue	0	0	0	0	0
Income tax payable	0	0	0	0	0
Debt — no new financing assumed	0	0	0	0	0
Total liabilities	**0**	**0**	**0**	**0**	**0**
EQUITY					
Paid-in capital — no new equity assumed	0	0	0	0	0
Retained earnings / (accumulated losses)	285,425	690,989	1,182,310	1,752,439	2,404,419
Total equity	**285,425**	**690,989**	**1,182,310**	**1,752,439**	**2,404,419**
Total recognized liabilities and equity	**285,425**	**690,989**	**1,182,310**	**1,752,439**	**2,404,419**
FUNDING RECONCILIATION — OUTSIDE THE STATEMENT					
Assets less recognized liabilities and equity	0	0	0	0	0
Unfunded requirement — outside recognized liabilities	0	0	0	0	0
Accounting residual after identifying unfunded gap	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Cash flow statement Years 1 to 5

Base comparison scenario | USD rounded | Conditional planning assumptions, not actual results

Line item	Year 1	Year 2	Year 3	Year 4	Year 5
Net income / (loss)	**285,425**	**405,563**	**491,322**	**570,128**	**651,980**
Add: depreciation	500	500	500	546	546
Change in receivables — cash effect	(62,343)	5,151	(10,473)	(9,505)	(9,559)
Change in inventory and prepayments — cash effect	(10,533)	532	(2,559)	(2,244)	(2,339)
Increase / (decrease) in accounts payable	0	0	0	0	0
Increase / (decrease) in deferred revenue	0	0	0	0	0
Increase / (decrease) in income tax payable	0	0	0	0	0
Net cash from / (used in) operating activities	**213,049**	**411,747**	**478,790**	**558,926**	**640,628**
Purchase of capital assets	(1,500)	0	0	(1,639)	0
Net cash from / (used in) investing activities	**(1,500)**	**0**	**0**	**(1,639)**	**0**
Debt proceeds	0	0	0	0	0
Debt principal repayments	0	0	0	0	0
Equity contributions	0	0	0	0	0
Distributions / dividends	0	0	0	0	0
Net cash from / (used in) financing activities	**0**	**0**	**0**	**0**	**0**
Net change before unresolved financing	**211,549**	**411,747**	**478,790**	**557,287**	**640,628**
Opening signed cash diagnostic	0	211,549	623,295	1,102,086	1,659,372
Closing signed cash diagnostic before financing	**211,549**	**623,295**	**1,102,086**	**1,659,372**	**2,300,001**
Nonnegative cash available in target balance sheet	211,549	623,295	1,102,086	1,659,372	2,300,001
Unfunded closing cash deficit — not arranged financing	0	0	0	0	0
Year 1 monthly pooled peak shortfall	25,217	—	—	—	—
Cash-flow / balance-sheet cash reconciliation	0	0	0	0	0
Cash deficit / balance-sheet residual reconciliation	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Income statement Years 6 to 10

Financial appendix | Base comparison scenario | USD rounded | Conditional planning assumptions, not actual results

Line item	Year 6	Year 7	Year 8	Year 9	Year 10
ETV courses	41,285	43,378	45,375	47,417	49,541
ETV services	97,728	104,067	110,044	115,975	122,028
BPA professional services	602,210	632,188	657,836	681,670	704,962
CornerFlow	16,909	18,659	20,215	21,662	23,054
Spindle	16,909	18,659	20,215	21,662	23,054
Maison Contour	23,463	26,014	28,277	30,372	32,375
DishLoom US	20,644	23,168	25,397	27,436	29,363
Is Makes Travel Easy	36,407	40,285	43,766	47,006	50,116
Turbo Tax - Made Easy!	108,823	113,382	117,602	121,854	126,235
LavaLearning adult	57,042	59,714	62,230	64,786	67,435
LavaLearning Model Life	0	0	0	0	0
LavaLearning Kids	22,274	23,546	24,775	26,038	27,357
VraiSkill adult	42,186	44,590	46,916	49,307	51,806
VraiSkill teen	18,757	19,828	20,863	21,926	23,038
VraiSkill Model Life	0	0	0	0	0
Model Life	59,420	66,685	73,100	78,969	84,515
S’otality cleaning	210,202	226,152	240,848	255,025	269,148
S’otality laundry	32,580	35,052	37,330	39,527	41,716
S’otality Personal Chef	57,988	62,777	67,088	71,177	75,204
S’otality interiors	76,197	81,885	87,118	92,185	97,254
S’otality concierge	28,217	30,134	31,908	33,650	35,417
S’otality administration	45,148	48,214	51,053	53,839	56,667
S’otality bike tours	23,195	25,111	26,835	28,471	30,082
S’otality editorial	11,333	12,005	12,647	13,300	13,977
Tomato Odyssey	11,333	12,005	12,647	13,300	13,977
Semajes Studio	147,618	157,104	166,003	174,863	183,938
Semajes Marketplace	40,415	45,356	49,718	53,711	57,483
Semajes premium and media	28,192	31,639	34,682	37,467	40,098
Semajes courses	18,291	19,333	20,341	21,378	22,462
Sleepy Face	251,953	266,597	280,667	295,046	310,030
QzoticMusic	20,432	21,631	22,781	23,952	25,170
LesPetitFilms	74,473	78,889	83,112	87,400	91,851
Learn Anglais	69,664	76,791	83,209	89,217	95,012

Line item	Year 6	Year 7	Year 8	Year 9	Year 10
Fiefé	56,164	59,429	62,565	65,771	69,111
Fiefé Design	34,993	37,027	38,982	40,979	43,060
OsezArt	128,117	138,188	147,331	156,110	164,847
FinBot research	6,800	7,188	7,563	7,948	8,351
Functional Analysis	14,466	15,369	16,220	17,074	17,953
Independent candy game	5,850	6,184	6,507	6,838	7,185
Gross recognized revenue	2,557,677	2,728,224	2,883,764	3,034,306	3,184,876
Less: refunds and credits	89,328	95,177	100,546	105,781	111,048
Less: promotional discounts credited after charge	7,933	8,394	8,837	9,290	9,762
Net revenue	**2,460,415**	**2,624,653**	**2,774,380**	**2,919,235**	**3,064,066**
COST OF REVENUE					
Human delivery and professional fulfillment	619,459	669,588	717,323	765,083	814,153
Materials, production and fulfillment	224,495	240,609	256,312	272,417	289,260
External provider share — principal services	213,530	229,997	245,101	259,624	274,059
Customer and learner support	143,973	157,009	169,340	181,533	193,894
Payment processing	99,440	106,848	113,526	119,881	126,135
Total cost of revenue	**1,300,896**	**1,404,052**	**1,501,603**	**1,598,539**	**1,697,501**
Gross profit	**1,159,519**	**1,220,601**	**1,272,778**	**1,320,696**	**1,366,565**
Gross margin	47.1%	46.5%	45.9%	45.2%	44.6%
OPERATING EXPENSES					
Variable sales and marketing	123,815	132,018	139,548	146,882	154,252
Product-specific technology and operating costs	2,574	2,651	2,730	2,812	2,897
Launch samples and setup expenses	0	0	0	0	0
Human operations and financial administration	17,045	18,434	19,936	21,561	23,318
Independent accounting and tax review	17,045	18,434	19,936	21,561	23,318
Human campaign production support	11,363	12,289	13,291	14,374	15,545
Independent quality and compliance review	19,530	21,122	22,843	24,705	26,719
Human technical maintenance	15,624	16,898	18,275	19,764	21,375
Hosting and usage infrastructure	2,087	2,149	2,214	2,280	2,349
Business software and communications	1,391	1,433	1,476	1,520	1,566
Insurance	3,478	3,582	3,690	3,800	3,914
Legal and professional fees	5,565	5,731	5,903	6,080	6,263
Office and administrative costs	1,043	1,075	1,107	1,140	1,174
Licenses and registration	696	716	738	760	783
Travel and business development	1,391	1,433	1,476	1,520	1,566
Research and development	2,087	2,149	2,214	2,280	2,349
Founder preparation and coordination, if paid	0	0	0	0	0

Line item	Year 6	Year 7	Year 8	Year 9	Year 10
Total operating expenses	**224,731**	**240,113**	**255,376**	**271,040**	**287,386**
Operating income before depreciation	**934,787**	**980,487**	**1,017,402**	**1,049,656**	**1,079,179**
Depreciation and amortization	546	597	597	597	652
Operating income	**934,241**	**979,890**	**1,016,805**	**1,049,059**	**1,078,527**
Interest expense	0	0	0	0	0
Other income / (expense)	0	0	0	0	0
Income / (loss) before tax	**934,241**	**979,890**	**1,016,805**	**1,049,059**	**1,078,527**
Illustrative income tax provision	234,122	245,616	254,932	263,092	270,577
Net income / (loss)	**700,119**	**734,275**	**761,873**	**785,967**	**807,950**
Net margin	28.5%	28.0%	27.5%	26.9%	26.4%
SUPPLEMENTARY MEASURES					
Gross customer transaction value	3,133,878	3,372,544	3,588,507	3,794,572	3,997,793
Required paid delivery and support hours	15,501	16,313	17,004	17,638	18,245
Unpaid founder preparation and coordination	44,516	45,852	47,227	48,644	50,103
Pretax earnings less unpaid labor allowance	889,725	934,039	969,578	1,000,415	1,028,424
Net income less unpaid allowance, no tax benefit	655,603	688,423	714,646	737,323	757,847

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Balance sheet Years 6 to 10

Financial appendix | Base comparison scenario | USD rounded | Conditional planning assumptions, not actual results

Line item	Year 6	Year 7	Year 8	Year 9	Year 10
ASSETS					
Cash — conditional on target transactions occurring	2,992,415	3,718,775	4,475,111	5,255,684	6,056,268
Accounts receivable	93,415	98,793	103,619	108,267	112,924
Inventory and prepaid materials — assumed	18,708	20,051	21,359	22,701	24,105
Total current assets	**3,104,538**	**3,837,619**	**4,600,089**	**5,386,653**	**6,193,298**
Gross property and equipment	3,139	4,930	4,930	4,930	6,887
Less: accumulated depreciation	3,139	3,736	4,333	4,930	5,583
Net property and equipment	0	1,194	597	0	1,305
Total assets	**3,104,538**	**3,838,813**	**4,600,686**	**5,386,653**	**6,194,603**
LIABILITIES					
Accounts payable	0	0	0	0	0
Deferred revenue	0	0	0	0	0
Income tax payable	0	0	0	0	0
Debt — no new financing assumed	0	0	0	0	0
Total liabilities	**0**	**0**	**0**	**0**	**0**
EQUITY					
Paid-in capital — no new equity assumed	0	0	0	0	0
Retained earnings / (accumulated losses)	3,104,538	3,838,813	4,600,686	5,386,653	6,194,603
Total equity	**3,104,538**	**3,838,813**	**4,600,686**	**5,386,653**	**6,194,603**
Total recognized liabilities and equity	**3,104,538**	**3,838,813**	**4,600,686**	**5,386,653**	**6,194,603**
FUNDING RECONCILIATION — OUTSIDE THE STATEMENT					
Assets less recognized liabilities and equity	0	0	0	0	0
Unfunded requirement — outside recognized liabilities	0	0	0	0	0
Accounting residual after identifying unfunded gap	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Cash flow statement Years 6 to 10

Financial appendix | Base comparison scenario | USD rounded | Conditional planning assumptions, not actual results

Line item	Year 6	Year 7	Year 8	Year 9	Year 10
Net income / (loss)	**700,119**	**734,275**	**761,873**	**785,967**	**807,950**
Add: depreciation	546	597	597	597	652
Change in receivables — cash effect	(6,686)	(5,378)	(4,826)	(4,648)	(4,658)
Change in inventory and prepayments — cash effect	(1,564)	(1,343)	(1,309)	(1,342)	(1,404)
Increase / (decrease) in accounts payable	0	0	0	0	0
Increase / (decrease) in deferred revenue	0	0	0	0	0
Increase / (decrease) in income tax payable	0	0	0	0	0
Net cash from / (used in) operating activities	**692,415**	**728,151**	**756,335**	**780,574**	**802,541**
Purchase of capital assets	0	(1,791)	0	0	(1,957)
Net cash from / (used in) investing activities	**0**	**(1,791)**	**0**	**0**	**(1,957)**
Debt proceeds	0	0	0	0	0
Debt principal repayments	0	0	0	0	0
Equity contributions	0	0	0	0	0
Distributions / dividends	0	0	0	0	0
Net cash from / (used in) financing activities	**0**	**0**	**0**	**0**	**0**
Net change before unresolved financing	**692,415**	**726,360**	**756,335**	**780,574**	**800,584**
Opening signed cash diagnostic	2,300,001	2,992,415	3,718,775	4,475,111	5,255,684
Closing signed cash diagnostic before financing	**2,992,415**	**3,718,775**	**4,475,111**	**5,255,684**	**6,056,268**
Nonnegative cash available in target balance sheet	2,992,415	3,718,775	4,475,111	5,255,684	6,056,268
Unfunded closing cash deficit — not arranged financing	0	0	0	0	0
Year 1 monthly pooled peak shortfall	—	—	—	—	—
Cash-flow / balance-sheet cash reconciliation	0	0	0	0	0
Cash deficit / balance-sheet residual reconciliation	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Income statement Years 11 to 15

Financial appendix | Base comparison scenario | USD rounded | Pro forma extension, not a validated forecast

Line item	Year 11	Year 12	Year 13	Year 14	Year 15
ETV courses	51,760	54,083	56,515	59,060	61,724
ETV services	128,297	134,837	141,685	148,866	156,405
BPA professional services	728,363	752,212	776,694	801,916	827,944
CornerFlow	24,428	25,811	27,221	28,672	30,175
Spindle	24,428	25,811	27,221	28,672	30,175
Maison Contour	34,344	36,315	38,319	40,376	42,503
DishLoom US	31,233	33,088	34,958	36,867	38,832
Is Makes Travel Easy	53,174	56,237	59,348	62,541	65,841
Turbo Tax - Made Easy!	130,777	135,490	140,384	145,467	150,747
LavaLearning adult	70,196	73,075	76,079	79,214	82,487
LavaLearning Model Life	0	0	0	0	0
LavaLearning Kids	28,742	30,197	31,725	33,330	35,017
VraiSkill adult	54,429	57,183	60,077	63,117	66,310
VraiSkill teen	24,204	25,429	26,716	28,067	29,488
VraiSkill Model Life	0	0	0	0	0
Model Life	89,898	95,237	100,620	106,114	111,771
S’otality cleaning	283,512	298,314	313,688	329,732	346,521
S’otality laundry	43,943	46,237	48,620	51,107	53,709
S’otality Personal Chef	79,269	83,440	87,759	92,259	96,964
S’otality interiors	102,429	107,772	113,329	119,132	125,205
S’otality concierge	37,242	39,144	41,133	43,219	45,408
S’otality administration	59,588	62,630	65,813	69,150	72,652
S’otality bike tours	31,708	33,376	35,104	36,904	38,786
S’otality editorial	14,686	15,430	16,211	17,031	17,893
Tomato Odyssey	14,686	15,430	16,211	17,031	17,893
Semajes Studio	193,359	203,201	213,512	224,330	235,689
Semajes Marketplace	61,144	64,775	68,436	72,173	76,021
Semajes premium and media	42,652	45,185	47,739	50,346	53,030
Semajes courses	23,599	24,793	26,048	27,366	28,751
Sleepy Face	325,734	342,221	359,539	377,732	396,846
QzoticMusic	26,446	27,785	29,191	30,668	32,220
LesPetitFilms	96,510	101,397	106,529	111,920	117,583
Learn Anglais	100,734	106,483	112,337	118,354	124,580

Line item	Year 11	Year 12	Year 13	Year 14	Year 15
Fiefé	72,612	76,287	80,147	84,203	88,463
Fiefé Design	45,241	47,531	49,936	52,463	55,117
OsezArt	173,732	182,884	192,381	202,281	212,632
FinBot research	8,774	9,218	9,684	10,174	10,689
Functional Analysis	18,870	19,829	20,834	21,889	22,997
Independent candy game	7,549	7,931	8,332	8,754	9,196
Gross recognized revenue	3,338,291	3,496,297	3,660,074	3,830,496	4,008,264
Less: refunds and credits	116,435	122,000	127,779	133,802	140,090
Less: promotional discounts credited after charge	10,256	10,775	11,320	11,893	12,495
Net revenue	**3,211,600**	**3,363,521**	**3,520,974**	**3,684,802**	**3,855,679**
COST OF REVENUE					
Human delivery and professional fulfillment	865,288	918,986	975,614	1,035,474	1,098,840
Materials, production and fulfillment	307,014	325,789	345,674	366,752	389,103
External provider share — principal services	288,720	303,816	319,486	335,835	352,939
Customer and learner support	206,620	219,853	233,704	248,265	263,620
Payment processing	132,420	138,827	145,418	152,237	159,322
Total cost of revenue	**1,800,063**	**1,907,271**	**2,019,896**	**2,138,564**	**2,263,825**
Gross profit	**1,411,537**	**1,456,251**	**1,501,079**	**1,546,238**	**1,591,854**
Gross margin	44.0%	43.3%	42.6%	42.0%	41.3%
OPERATING EXPENSES					
Variable sales and marketing	161,784	169,557	177,625	186,030	194,803
Product-specific technology and operating costs	2,983	3,073	3,165	3,260	3,358
Launch samples and setup expenses	0	0	0	0	0
Human operations and financial administration	25,218	27,274	29,497	31,900	34,500
Independent accounting and tax review	25,218	27,274	29,497	31,900	34,500
Human campaign production support	16,812	18,182	19,664	21,267	23,000
Independent quality and compliance review	28,896	31,251	33,798	36,553	39,532
Human technical maintenance	23,117	25,001	27,038	29,242	31,625
Hosting and usage infrastructure	2,419	2,492	2,566	2,643	2,723
Business software and communications	1,613	1,661	1,711	1,762	1,815
Insurance	4,032	4,153	4,277	4,406	4,538
Legal and professional fees	6,451	6,644	6,844	7,049	7,260
Office and administrative costs	1,210	1,246	1,283	1,322	1,361
Licenses and registration	806	831	855	881	908
Travel and business development	1,613	1,661	1,711	1,762	1,815
Research and development	2,419	2,492	2,566	2,643	2,723
Founder preparation and coordination, if paid	0	0	0	0	0

Line item	Year 11	Year 12	Year 13	Year 14	Year 15
Total operating expenses	**304,591**	**322,791**	**342,099**	**362,621**	**384,462**
Operating income before depreciation	**1,106,945**	**1,133,460**	**1,158,980**	**1,183,617**	**1,207,393**
Depreciation and amortization	652	652	713	713	713
Operating income	**1,106,293**	**1,132,808**	**1,158,267**	**1,182,904**	**1,206,680**
Interest expense	0	0	0	0	0
Other income / (expense)	0	0	0	0	0
Income / (loss) before tax	**1,106,293**	**1,132,808**	**1,158,267**	**1,182,904**	**1,206,680**
Illustrative income tax provision	277,648	284,417	290,937	297,264	303,391
Net income / (loss)	**828,645**	**848,390**	**867,330**	**885,640**	**903,288**
Net margin	25.8%	25.2%	24.6%	24.0%	23.4%
SUPPLEMENTARY MEASURES					
Gross customer transaction value	4,202,469	4,411,432	4,626,677	4,849,696	5,081,667
Required paid delivery and support hours	18,844	19,443	20,048	20,665	21,296
Unpaid founder preparation and coordination	51,606	53,155	54,749	56,392	58,083
Pretax earnings less unpaid labor allowance	1,054,686	1,079,653	1,103,518	1,126,512	1,148,596
Net income less unpaid allowance, no tax benefit	777,039	795,236	812,581	829,248	845,205

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Balance sheet Years 11 to 15

Financial appendix | Base comparison scenario | USD rounded | Pro forma extension, not a validated forecast

Line item	Year 11	Year 12	Year 13	Year 14	Year 15
ASSETS					
Cash — conditional on target transactions occurring	6,879,322	7,721,875	8,581,005	9,460,270	10,356,849
Accounts receivable	117,689	122,614	127,732	133,063	138,622
Inventory and prepaid materials — assumed	25,584	27,149	28,806	30,563	32,425
Total current assets	**7,022,596**	**7,871,638**	**8,737,543**	**9,623,895**	**10,527,896**
Gross property and equipment	6,887	6,887	9,026	9,026	9,026
Less: accumulated depreciation	6,235	6,887	7,600	8,313	9,026
Net property and equipment	652	0	1,426	713	0
Total assets	**7,023,248**	**7,871,638**	**8,738,968**	**9,624,608**	**10,527,896**
LIABILITIES					
Accounts payable	0	0	0	0	0
Deferred revenue	0	0	0	0	0
Income tax payable	0	0	0	0	0
Debt — no new financing assumed	0	0	0	0	0
Total liabilities	**0**	**0**	**0**	**0**	**0**
EQUITY					
Paid-in capital — no new equity assumed	0	0	0	0	0
Retained earnings / (accumulated losses)	7,023,248	7,871,638	8,738,968	9,624,608	10,527,896
Total equity	**7,023,248**	**7,871,638**	**8,738,968**	**9,624,608**	**10,527,896**
Total recognized liabilities and equity	**7,023,248**	**7,871,638**	**8,738,968**	**9,624,608**	**10,527,896**
FUNDING RECONCILIATION — OUTSIDE THE STATEMENT					
Assets less recognized liabilities and equity	0	0	0	0	0
Unfunded requirement — outside recognized liabilities	0	0	0	0	0
Accounting residual after identifying unfunded gap	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Cash flow statement Years 11 to 15

Financial appendix | Base comparison scenario | USD rounded | Pro forma extension, not a validated forecast

Line item	Year 11	Year 12	Year 13	Year 14	Year 15
Net income / (loss)	**828,645**	**848,390**	**867,330**	**885,640**	**903,288**
Add: depreciation	652	652	713	713	713
Change in receivables — cash effect	(4,765)	(4,925)	(5,117)	(5,331)	(5,560)
Change in inventory and prepayments — cash effect	(1,479)	(1,565)	(1,657)	(1,757)	(1,863)
Increase / (decrease) in accounts payable	0	0	0	0	0
Increase / (decrease) in deferred revenue	0	0	0	0	0
Increase / (decrease) in income tax payable	0	0	0	0	0
Net cash from / (used in) operating activities	**823,053**	**842,553**	**861,269**	**879,265**	**896,579**
Purchase of capital assets	0	0	(2,139)	0	0
Net cash from / (used in) investing activities	**0**	**0**	**(2,139)**	**0**	**0**
Debt proceeds	0	0	0	0	0
Debt principal repayments	0	0	0	0	0
Equity contributions	0	0	0	0	0
Distributions / dividends	0	0	0	0	0
Net cash from / (used in) financing activities	**0**	**0**	**0**	**0**	**0**
Net change before unresolved financing	**823,053**	**842,553**	**859,130**	**879,265**	**896,579**
Opening signed cash diagnostic	6,056,268	6,879,322	7,721,875	8,581,005	9,460,270
Closing signed cash diagnostic before financing	**6,879,322**	**7,721,875**	**8,581,005**	**9,460,270**	**10,356,849**
Nonnegative cash available in target balance sheet	6,879,322	7,721,875	8,581,005	9,460,270	10,356,849
Unfunded closing cash deficit — not arranged financing	0	0	0	0	0
Year 1 monthly pooled peak shortfall	—	—	—	—	—
Cash-flow / balance-sheet cash reconciliation	0	0	0	0	0
Cash deficit / balance-sheet residual reconciliation	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Income statement Years 16 to 20

Financial appendix | Base comparison scenario | USD rounded | Pro forma extension, not a validated forecast

Line item	Year 16	Year 17	Year 18	Year 19	Year 20
ETV courses	64,513	67,434	70,492	73,694	77,048
ETV services	164,323	172,639	181,376	190,554	200,196
BPA professional services	854,831	882,615	911,336	941,029	971,731
CornerFlow	31,739	33,372	35,080	36,868	38,743
Spindle	31,739	33,372	35,080	36,868	38,743
Maison Contour	44,714	47,019	49,429	51,951	54,596
DishLoom US	40,869	42,987	45,199	47,512	49,935
Is Makes Travel Easy	69,269	72,843	76,578	80,488	84,586
Turbo Tax - Made Easy!	156,231	161,928	167,848	173,999	180,390
LavaLearning adult	85,903	89,469	93,193	97,080	101,140
LavaLearning Model Life	0	0	0	0	0
LavaLearning Kids	36,789	38,650	40,606	42,660	44,819
VraiSkill adult	69,666	73,191	76,894	80,785	84,873
VraiSkill teen	30,980	32,547	34,194	35,924	37,742
VraiSkill Model Life	0	0	0	0	0
Model Life	117,632	123,731	130,097	136,754	143,727
S’otality cleaning	364,119	382,582	401,965	422,319	443,698
S’otality laundry	56,436	59,298	62,302	65,457	68,771
S’otality Personal Chef	101,893	107,062	112,488	118,185	124,168
S’otality interiors	131,570	138,247	145,256	152,616	160,345
S’otality concierge	47,706	50,121	52,657	55,322	58,121
S’otality administration	76,330	80,194	84,252	88,515	92,994
S’otality bike tours	40,757	42,825	44,995	47,274	49,667
S’otality editorial	18,798	19,750	20,749	21,799	22,902
Tomato Odyssey	18,798	19,750	20,749	21,799	22,902
Semajes Studio	247,618	260,150	273,314	287,144	301,674
Semajes Marketplace	80,007	84,155	88,485	93,013	97,756
Semajes premium and media	55,810	58,704	61,724	64,883	68,191
Semajes courses	30,205	31,734	33,339	35,026	36,799
Sleepy Face	416,926	438,023	460,186	483,472	507,936
QzoticMusic	33,851	35,563	37,363	39,254	41,240
LesPetitFilms	123,533	129,784	136,351	143,250	150,498
Learn Anglais	131,053	137,805	144,865	152,257	160,005

Line item	Year 16	Year 17	Year 18	Year 19	Year 20
Fiefé	92,940	97,643	102,583	107,774	113,227
Fiefé Design	57,906	60,836	63,915	67,149	70,547
OsezArt	223,471	234,835	246,757	259,271	272,410
FinBot research	11,230	11,798	12,395	13,023	13,682
Functional Analysis	24,161	25,384	26,668	28,018	29,436
Independent candy game	9,662	10,151	10,664	11,204	11,771
Gross recognized revenue	4,193,980	4,388,193	4,591,425	4,804,191	5,027,007
Less: refunds and credits	146,666	153,547	160,752	168,299	176,207
Less: promotional discounts credited after charge	13,127	13,792	14,489	15,223	15,993
Net revenue	**4,034,187**	**4,220,854**	**4,416,184**	**4,620,669**	**4,834,807**
COST OF REVENUE					
Human delivery and professional fulfillment	1,165,971	1,237,126	1,312,572	1,392,582	1,477,443
Materials, production and fulfillment	412,809	437,955	464,630	492,928	522,949
External provider share — principal services	370,866	389,674	409,417	430,149	451,924
Customer and learner support	279,843	297,006	315,180	334,437	354,849
Payment processing	166,704	174,407	182,456	190,874	199,682
Total cost of revenue	**2,396,192**	**2,536,168**	**2,684,255**	**2,840,969**	**3,006,846**
Gross profit	**1,637,994**	**1,684,686**	**1,731,929**	**1,779,700**	**1,827,961**
Gross margin	40.6%	39.9%	39.2%	38.5%	37.8%
OPERATING EXPENSES					
Variable sales and marketing	203,975	213,572	223,621	234,146	245,175
Product-specific technology and operating costs	3,459	3,562	3,669	3,779	3,893
Launch samples and setup expenses	0	0	0	0	0
Human operations and financial administration	37,312	40,353	43,642	47,199	51,045
Independent accounting and tax review	37,312	40,353	43,642	47,199	51,045
Human campaign production support	24,875	26,902	29,095	31,466	34,030
Independent quality and compliance review	42,754	46,238	50,006	54,082	58,489
Human technical maintenance	34,203	36,990	40,005	43,265	46,792
Hosting and usage infrastructure	2,804	2,888	2,975	3,064	3,156
Business software and communications	1,870	1,926	1,983	2,043	2,104
Insurance	4,674	4,814	4,959	5,107	5,261
Legal and professional fees	7,478	7,703	7,934	8,172	8,417
Office and administrative costs	1,402	1,444	1,488	1,532	1,578
Licenses and registration	935	963	992	1,021	1,052
Travel and business development	1,870	1,926	1,983	2,043	2,104
Research and development	2,804	2,888	2,975	3,064	3,156
Founder preparation and coordination, if paid	0	0	0	0	0

Line item	Year 16	Year 17	Year 18	Year 19	Year 20
Total operating expenses	**407,726**	**432,523**	**458,968**	**487,183**	**517,298**
Operating income before depreciation	**1,230,269**	**1,252,163**	**1,272,960**	**1,292,517**	**1,310,663**
Depreciation and amortization	779	779	779	851	851
Operating income	**1,229,490**	**1,251,384**	**1,272,181**	**1,291,665**	**1,309,811**
Interest expense	0	0	0	0	0
Other income / (expense)	0	0	0	0	0
Income / (loss) before tax	**1,229,490**	**1,251,384**	**1,272,181**	**1,291,665**	**1,309,811**
Illustrative income tax provision	309,294	314,985	320,420	325,548	330,362
Net income / (loss)	**920,196**	**936,400**	**951,761**	**966,118**	**979,449**
Net margin	22.8%	22.2%	21.6%	20.9%	20.3%
SUPPLEMENTARY MEASURES					
Gross customer transaction value	5,323,576	5,576,288	5,840,596	6,117,254	6,406,999
Required paid delivery and support hours	21,942	22,605	23,286	23,987	24,709
Unpaid founder preparation and coordination	59,826	61,621	63,469	65,373	67,335
Pretax earnings less unpaid labor allowance	1,169,664	1,189,763	1,208,712	1,226,292	1,242,477
Net income less unpaid allowance, no tax benefit	860,370	874,779	888,292	900,744	912,114

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Balance sheet Years 16 to 20

Financial appendix | Base comparison scenario | USD rounded | Pro forma extension, not a validated forecast

Line item	Year 16	Year 17	Year 18	Year 19	Year 20
ASSETS					
Cash — conditional on target transactions occurring	11,267,708	12,196,733	13,140,724	14,096,174	15,067,071
Accounts receivable	144,425	150,483	156,810	163,417	170,319
Inventory and prepaid materials — assumed	34,401	36,496	38,719	41,077	43,579
Total current assets	**11,446,534**	**12,383,713**	**13,336,253**	**14,300,669**	**15,280,969**
Gross property and equipment	11,363	11,363	11,363	13,917	13,917
Less: accumulated depreciation	9,805	10,584	11,363	12,214	13,065
Net property and equipment	1,558	779	0	1,702	851
Total assets	**11,448,092**	**12,384,492**	**13,336,253**	**14,302,371**	**15,281,820**
LIABILITIES					
Accounts payable	0	0	0	0	0
Deferred revenue	0	0	0	0	0
Income tax payable	0	0	0	0	0
Debt — no new financing assumed	0	0	0	0	0
Total liabilities	**0**	**0**	**0**	**0**	**0**
EQUITY					
Paid-in capital — no new equity assumed	0	0	0	0	0
Retained earnings / (accumulated losses)	11,448,092	12,384,492	13,336,253	14,302,371	15,281,820
Total equity	**11,448,092**	**12,384,492**	**13,336,253**	**14,302,371**	**15,281,820**
Total recognized liabilities and equity	**11,448,092**	**12,384,492**	**13,336,253**	**14,302,371**	**15,281,820**
FUNDING RECONCILIATION — OUTSIDE THE STATEMENT					
Assets less recognized liabilities and equity	0	0	0	0	0
Unfunded requirement — outside recognized liabilities	0	0	0	0	0
Accounting residual after identifying unfunded gap	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Cash flow statement Years 16 to 20

Financial appendix | Base comparison scenario | USD rounded | Pro forma extension, not a validated forecast

Line item	Year 16	Year 17	Year 18	Year 19	Year 20
Net income / (loss)	**920,196**	**936,400**	**951,761**	**966,118**	**979,449**
Add: depreciation	779	779	779	851	851
Change in receivables — cash effect	(5,803)	(6,058)	(6,326)	(6,607)	(6,902)
Change in inventory and prepayments — cash effect	(1,975)	(2,095)	(2,223)	(2,358)	(2,502)
Increase / (decrease) in accounts payable	0	0	0	0	0
Increase / (decrease) in deferred revenue	0	0	0	0	0
Increase / (decrease) in income tax payable	0	0	0	0	0
Net cash from / (used in) operating activities	**913,197**	**929,025**	**943,991**	**958,003**	**970,897**
Purchase of capital assets	(2,337)	0	0	(2,554)	0
Net cash from / (used in) investing activities	**(2,337)**	**0**	**0**	**(2,554)**	**0**
Debt proceeds	0	0	0	0	0
Debt principal repayments	0	0	0	0	0
Equity contributions	0	0	0	0	0
Distributions / dividends	0	0	0	0	0
Net cash from / (used in) financing activities	**0**	**0**	**0**	**0**	**0**
Net change before unresolved financing	**910,860**	**929,025**	**943,991**	**955,450**	**970,897**
Opening signed cash diagnostic	10,356,849	11,267,708	12,196,733	13,140,724	14,096,174
Closing signed cash diagnostic before financing	**11,267,708**	**12,196,733**	**13,140,724**	**14,096,174**	**15,067,071**
Nonnegative cash available in target balance sheet	11,267,708	12,196,733	13,140,724	14,096,174	15,067,071
Unfunded closing cash deficit — not arranged financing	0	0	0	0	0
Year 1 monthly pooled peak shortfall	—	—	—	—	—
Cash-flow / balance-sheet cash reconciliation	0	0	0	0	0
Cash deficit / balance-sheet residual reconciliation	0	0	0	0	0

Unchanged frozen sales and cost hypotheses. Opening balances and settlement timing are scenario assumptions. Annual positive cash does not resolve the initial monthly funding gap. Funding is not established. See the financial companion for formulas, checks, sensitivities and exclusions.

Accounting assumptions and financial interpretation

These are new explicit accounting classifications for a conditional target scenario. They preserve the frozen comparison amounts; they do not represent a verified opening enterprise ledger or legal entity consolidation.

Assumption	Treatment
Opening balances	Zero scenario opening cash, receivables, inventory, assets, liabilities and equity. Actual balances unknown.
Settlement	Vendor costs paid as incurred, no advance billing, illustrative tax settled at year end. AP, deferred revenue and tax payable therefore zero by assumption.
Working capital	Receivables follow frozen collection lags. One month of materials is treated as paid inventory or prepayments, not merely cash earmarked for future spending.
Capital assets	Initial $1,500 allowance with three year straight line depreciation. Actual asset class and in service evidence unverified. No additional development capitalization assumed.
Financing	No new debt, equity or distributions inserted to balance the model. Any deficit is an unresolved funding need outside recognized liabilities.
Tax	Illustrative 25% calculation by reporting family profit and loss pools; not a legal entity tax computation or effective tax rate guarantee.
Cash flow signs	Working capital increases and capital purchases are presented as signed cash outflows in parentheses. Net totals remain identical to the companion model.
Forecast horizon	20 total indexed years. Years 1–10 detailed assumptions and Years 11–20 long range pro forma, not 20 additional years.

The cash-flow statement and balance sheet reconcile annually in the Base scenario, but monthly startup funding remains unmet. The accounting equality therefore establishes mathematical consistency only. Completion requires actual opening balances, funding/sequence evidence, accepted capacity, exact-version readiness and priced remaining development.

Red Alert Functional Analysis and games coverage

FA and both candy editions are visible; Red Alert is only partially explicit. Named ETV/teen templates and four unnamed Kids candidates require narrative coverage and reconciliation, not an all-covered claim.

This targeted reconciliation does not certify that every enterprise product is known. Unquantified means economics remain unknown, not that the activity costs nothing. No new revenue has been added to the frozen baseline.

Functional Analysis

explicit modeled hypothesis | DOT-124, DOT-125

Unvalidated reflection/entertainment; not scientific, medical or hiring assessment. Personal license $19; facilitated reflection/export $99 are Dot assumptions, not approved prices or launch evidence.

Independent candy game HueHunch / ColorCircle provisional naming

explicit modeled hypothesis | DOT-126

Private independent edition; name unresolved. Primary chat says HueHunch; catalog says ColorCircle. Reconcile as one independent edition, not two incremental games. Skittles compatibility is a color profile, not a license. $4.99 is Dot assumption.

M&M manufacturer-branded game/pitch

explicit nonrevenue | nonrevenue[9]

Separate private manufacturer edition; no manufacturer agreement. Manufacturer sale/lease/rent/license and ad/media-space routes are user-requested opportunities but not quantified or approved in frozen model. Remote play, community, bag tracking and ad serving were not delivered in reviewed chat.

VraiSkill Red Alert production program

explicit nonrevenue | FIN-12, nonrevenue[3]

Production/support lane only. No incremental sale. Generic adult/teen sales pools DOT-054–056 do not establish title-level Red Alert economics.

VraiSkill teen Red Alert Evidence Lab

named template missing explicit catalog row | FIN-12 program only; no title-specific driver

Reusable sample format; distinct from regular T07/T09. Do not call approved/released based on template preparation. Proposed future economics may fit DOT-056 but current map does not prove allocation.

VraiSkill teen Red Alert Language Studio

named template missing explicit catalog row | FIN-12 program only; no title-specific driver

Reusable sample format; distinct from regular T07/T09. Do not call approved/released based on template preparation. Proposed future economics may fit DOT-056 but current map does not prove allocation.

ETV RED ALERT! When the answer must stop

named template missing explicit catalog row | No named model driver

Working interactive lesson in 29 September record. ETV ordinary 20-course inventory is DOT-001/002; no evidence these 3 templates are separate paid offers or included in those 20. Historical readiness does not reverse later ETV public release.

ETV Signal-to-skill brief

named template missing explicit catalog row | No named model driver

Template concept, not built in 29 September record. ETV ordinary 20-course inventory is DOT-001/002; no evidence these 3 templates are separate paid offers or included in those 20. Historical readiness does not reverse later ETV public release.

ETV Intake decision lab

named template missing explicit catalog row | No named model driver

Template concept, not built in 29 September record. ETV ordinary 20-course inventory is DOT-001/002; no evidence these 3 templates are separate paid offers or included in those 20. Historical readiness does not reverse later ETV public release.

LavaLearning adult Red Alert rapid-demand program

program not separately quantified | DOT-046–051 related ordinary offers only

Standing 120-topic charter distinct from rapid-demand lane. 60 named TTME/LavaLearning mini-courses are mapped, but mini-course does not mean qualified Red Alert. No extra revenue justified from the label.

Turbo Tax–Made Easy! Red Alert screen year-and-record readiness before 2027 filing

screened opportunity; not qualified | No named model driver

21 October bounded screen 32/100; no qualification. Ordinary T01–T03 accepted-slate lessons are not Red Alerts. Threshold 75 plus 3 independent signals.

Turbo Tax–Made Easy! Red Alert screen verify unexpected tax-refund or debt messages

screened opportunity; not qualified | No named model driver

21 October bounded screen 29/100; no qualification. Bounded screen only, not exhaustive search or proof no market demand.

LavaLearning Kids Red Alert program / four reported candidates

coverage unresolved; no title-level mapping | DOT-053 ordinary 20-course pool only

Four candidates reported in Design; names not recovered. Cannot assert four candidates are included in 20 catalog courses. Kids trigger 80–100 and 90% source confidence is separate from adult threshold 75. Private production does not establish clearance.

Embedded learning games LavaLearning/VraiSkill

bundled feature opportunities | DOT-053–056 related host pools

User-authorized exploration subject to process-owner approval. No individually named standalone game beyond candy editions verified. Do not invent separate customers/revenue for course game mechanics.

Model Life travel games / editorial-versus-commercial photo curation challenge

feature opportunity; not standalone quantified | DOT-058–062 host subscriptions; no game-specific driver

Proposed embedded experience; process-owner approval required. Existing 15 authoring-only course modules and subscription features are not additive game revenue.

Learn_Anglais embedded games

feature opportunity; not standalone quantified | No named model driver

Exploration authorized, subject to host owner; no named standalone game verified. Host conversation-session revenue exists in model; no evidenced incremental game entitlement or price.

Owner business plan acceptance requirements

Globe-inspired owner structure with enterprise-specific additions. All criteria remain awaiting owner submission and IA review; the checklist is not an approval record.

ID	Requirement	Acceptance evidence
BP-01	Scope and charter	Named accountable owner; approved charter evidence; full child product, course, game, service and project inventory; aliases, paused items, overlaps and exclusions reconciled.
BP-02	Executive case	Mission, customer problem, value proposition, launch stage, objectives and explicit decisions requested.
BP-03	Market and niche	Dated market evidence, segmentation, reachable market, customer research, niche, competitors and substitutes; no unsupported market share.
BP-04	Product and delivery	Offerings, differentiation, roadmap, delivery workflow, quality and accessibility acceptance, capacity, dependencies and support.
BP-05	Marketing and advertising	Audience, channels, campaigns, funnel assumptions, CAC method, spend, owner, schedule and measurable outcomes; $0 restrictions honored.
BP-06	Sales and pricing	Approved launch-price evidence and SKU mapping; price, quote or free state; discounts, refunds, tax treatment, unit costs, contribution margin and conversion metrics. Proposed changes separated from approved prices.
BP-07	Operations and people	Delivery responsibilities, resources, shared-service allocations, suppliers, capacity, control ownership and escalation.
BP-08	Projects and milestones	Dated deliverables, dependencies, test evidence, acceptance owner, go-live versus feasibility/paused states and corrective action route.
BP-09	Financial assumptions	Explicit source-versus-assumption register for volume, price, retention, cost, timing, funding and growth; no invented owner endorsement or external funding.
BP-10	Income statement	Professional line-by-line revenue, contra revenue, net revenue, direct cost, gross profit, operating costs, EBITDA, depreciation/amortization, operating profit, interest, tax and net income; formulas and classification reconciled.
BP-11	Balance sheet	Cash, receivables, inventory/prepaids, fixed assets and depreciation, liabilities, deferred revenue, debt, capital and retained earnings; assets equal liabilities plus equity every period.
BP-12	Cash flow	Operating, investing and financing cash flow; ending cash equals balance-sheet cash; capex not expensed twice; working capital and deferred revenue reconcile.
BP-13	Financial horizon and cases	Ten-year financial forecast and proforma through Year 20 total, with Years 1–5 summary and operating detail sufficient to test cash timing; base/downside/upside sensitivities and break-even.
BP-14	Budget and uplift	Owner original budget embedded in BP; AF&I separately derives 20% target uplift with defined baseline and driver bridge; no automatic 20% inflation of every cost. M&A and Sales strategies reconcile to resource capacity and cash.
BP-15	Consolidation	Common calendar/currency, intercompany eliminations, shared cost allocation, no duplicate streams, retained earnings and opening balances reconciled; unknowns not treated as zero.
BP-16	Risk and compliance	Risk register, privacy/security, IP/licensing, sector/jurisdiction requirements, legal decisions and mitigations; separate legal approval from IA completeness review.
BP-17	Evidence and approval	Version/hash, source links, owner attestation, review findings, remediation and retest evidence; reviewer named and independent where required. No invented signature, approval or continuous execution.
BP-18	Follow-through	Each objective linked to baseline, target, formula, data source, owner, milestone, review frequency, actual, variance, corrective action and closure evidence.

Owner comparison and decision record

The next useful result is an evidence-based comparison between this enterprise hypothesis and the plans prepared by the actual product-line owners. The owners are not required to match Dot's figures.

Each owner submission should describe its market, competitors, niche, product, marketing and advertising, sales approach, projects, resources, risks, original budget and integrated income statement, balance sheet and cash-flow statement. Ten-year financials and a pro forma extension through Year 20 remain the requested horizon. The plan must explain its assumptions and connect them to customer evidence and delivery capacity.

The comparison should first align definitions: product scope, unit, price edition, gross versus net revenue, launch period, staffing and cost treatment. Only then should numerical variances be interpreted. A lower owner forecast may be better supported than Dot's target; a higher forecast may be credible if its channel, capacity and funding are demonstrated.

The available coordination route has not established receipt of the latest owner redo instructions. No owner submission, acceptance or approval is created by this document. The October 30 owner-plan target remains an owner direction, not a verified commitment from every department.

The prepared coordination register contains 37 planning scopes and 26 shared functions; those scopes do not equal the 39 financial reporting families. The 18 acceptance criteria create 666 scope-review cells, all awaiting review. Seventeen role-addressed messages are prepared but not delivered, and nine scope-to-individual-owner mappings remain unresolved. Readable conversations do not establish a writable handoff route. These are prepared controls, not owner adoption or IA clearance.

Comparison field	Required explanation
Scope and coverage	Which products, games, courses and included components are modeled or excluded, and why
Price and volume	Source of price authority, customer count, repeat frequency, conversion and operating months
Costs and capacity	Accepted quotes, paid/unpaid work, scarce skills, support and rework
Financial position	Opening balances, working capital, restricted cash, liabilities and required funding
Revenue and profit variance	Quantify price, volume, timing, mix and cost effects without changing the frozen baseline
Review and ownership	Author, version, receipt, required reviews, approval decision and effective date
AF&I uplift	Separate 20% target with recalculated costs, cash, capacity and strategy implications

Approval of this plan would select a working enterprise hypothesis and presentation standard, not authorize every forecasted expenditure, certify legal compliance or release a product. Material assumptions should be accepted, revised or rejected explicitly.

Sources and evidence notes

Public sources establish reference structure or competitor context, not Foresixa demand, price acceptance or forecast reliability. The product inventory, scope and historical status draw on the preserved enterprise comparison and targeted source-chat reconciliation. Current release authority must be linked to the exact product version.

S0 The Globe Hotel Business Plan, 1 May 2025. Selected owner format; introduction, governance, business income, costs, staffing, financial forecasts and risk appendices.

https://theglobetorrington.co.uk/wp-content/uploads/2025/05/Globe-Business-Plan.pdf

S1 Fortune Disney company profile. Fortune 500 reference, 2026 rank 44.

https://fortune.com/company/disney/

S2 The Walt Disney Company 2025 Annual Report. Segment discussion pp 35–37; income statement p 71, balance sheet p 73, cash flow p 74, notes p 76 onward. Annual report, not an internal business plan.

https://investors.thewaltdisneycompany.com/files/doc_financials/2025/ar/2025-Annual-Report.pdf

S3 Coursera business platform and 2025 Form 10-K. Skills platform and enterprise learning comparison.

https://www.coursera.org/business | https://www.sec.gov/Archives/edgar/data/1651562/000165156226000015/cour-20251231.htm

S4 Intuit Education and Intuit Academy. Free educational resources and tax/bookkeeping learning alternatives.

https://www.intuit.com/solutions/education/ | https://academy.intuit.com/

S5 Duolingo chess course. Interactive learning competitor context.

https://blog.duolingo.com/chess-course/

S6 Taskrabbit cleaning services. Local service marketplace comparison.

https://www.taskrabbit.com/services/cleaning

S7 Adobe photography tools. Self-service creative-work alternative.

https://www.adobe.com/creativecloud/photography.html?locale=en

S8 Printful pricing. On-demand fulfillment context; not evidence of zero working capital.

https://www.printful.com/pricing

S9 Artsy About. Art marketplace context.

https://www.artsy.net/about

Model and evidence provenance

The financial source is the preserved Foresixa Dot Comparison Budget and its 128-driver input register. The separately versioned Financial Companion v1 extends presentation to an integrated balance sheet and cash flow without silently replacing the baseline. Sources distinguish approved historical anchors, provisional prices, externally published cost benchmarks and Dot judgments.

The coverage appendix reconciles Functional Analysis, both candy editions, named ETV and VraiSkill Red Alert templates, LavaLearning rapid-demand programs, Turbo Tax screening and embedded game opportunities. The accompanying evidence register preserves source conversations, catalog mappings and ambiguous aliases. Historical identities and build descriptions do not establish current release or demand.

The owner coordination package contains 37 planning scopes, 26 shared functions, 18 requirements, 666 pending scope-review cells and 17 prepared messages. These are preparation results only. Delivery, owner acceptance, IA completeness review, execution and objective performance must each acquire separate evidence.

No owner budget, audited opening ledger or complete remaining-development-cost schedule has been substituted into this comparison. Those exclusions materially limit the forecast and funding conclusions. The owner-comparison workflow should reconcile them before management treats a target as an executable budget.