



LoveMy
Consultancy



Business Plan

2025

**LOVE MY GLOBAL
GROUP**

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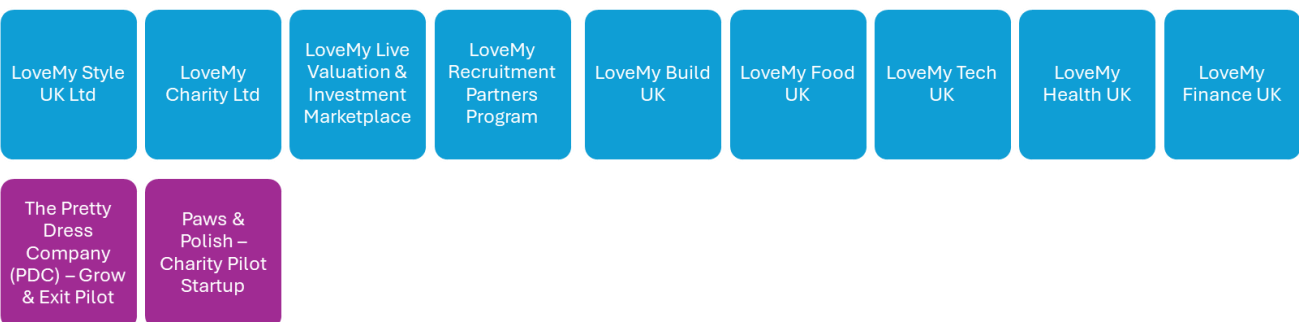
1. Executive Summary

1.1. Company

Holding Company (LoveMy Global Ltd)

Operating Subsidiaries / Divisions

Future Territories / Networks



Holding Company: LoveMy Global Ltd (Trading as LoveMy Network)

It owns:

- The **LoveMy Platform** – the core SaaS and AI technology.
- All **intellectual property (IP)**, trademarks, and data systems.
- The **LoveMy Network** brand.
- Majority ownership or royalty rights in each regional or sector-specific network (the subsidiaries).

Function: It is responsible for global strategy, platform development, technology licensing, data monetisation, and investor relations.

It earns money through:

- SaaS subscriptions
- Transaction fees
- Royalties from subsidiaries (typically 20%)
- Data licensing and marketplace fees

Essentially, **LoveMy Global Ltd = the engine and owner of the entire LoveMy ecosystem.**

Operating Subsidiaries / Divisions

These are active business units under the holding company. Each one delivers real-world consulting and business support, powered by the LoveMy Platform.

Key Subsidiaries

- **LoveMy Style UK Ltd** - the first operational subsidiary focused on the fashion sector. It provides fractional executive consulting to fashion SMEs and runs the first “Grow & Exit” pilot with *The Pretty Dress Company (PDC)*.
- **LoveMy Charity Ltd** - the group’s CSR arm, giving people from disadvantaged backgrounds mentorship, startup funding, and training to launch businesses (“From Benefits to Boardroom”).
- **LoveMy Live Valuation & Investment Marketplace** - a data-driven module that connects investors to SMEs using live business performance data and valuations.
- **LoveMy Recruitment Partners Program** - integrates AI-driven recruitment databases to onboard consultants and clients automatically, helping scale the network rapidly.

These subsidiaries **generate operational revenue**, prove the business model, and supply data and profit back to the holding company.

Future Territories / Networks (Expansion Phase)

The **LoveMy model is designed to scale globally** through new sector-specific networks (“LoveMy [Industry] [Region]”).

Each territory replicates the LoveMy Style UK model: a **local CEO**, a team of **fractional consultants**, and **shared use of the global platform**.

Planned sectors:

- **LoveMy Build UK** - Construction & property.
- **LoveMy Food UK** - Hospitality & food.
- **LoveMy Tech UK** - SaaS, digital, AI.
- **LoveMy Health UK** - Fitness, wellbeing, beauty.
- **LoveMy Finance UK** - Financial services, M&A advisors.

Each territory pays royalties and data fees to LoveMy Global while keeping local profits – creating a **scalable, franchise-style consulting network**.

Active Projects (Proof of Concept)

At the base of the diagram are **live projects** that prove the model works:

- **The Pretty Dress Company (PDC)** - the first “Grow & Exit” case study run by LoveMy Style UK. The company receives strategic support from a fractional C-suite (CEO, CFO, COO, etc.) to scale revenue and prepare for a £4m exit.
- **Paws & Polish** - the first *LoveMy Charity* pilot startup, helping two founders transition from benefits to business ownership.

These projects provide **real data, case studies, and success stories** that attract investors and new clients to the LoveMy Network.

How It All Works Together

Here's how the ecosystem operates in practice:

- **LoveMy Global Ltd** builds and owns the technology, IP, and brand.
- **Operating subsidiaries** (like LoveMy Style UK) use the platform to deliver consulting and growth services to SMEs.
- **Projects** (like PDC) serve as proof of the “Grow & Exit” model, showing measurable business success.
- **Recruitment partnerships** feed consultants and clients into the network automatically.
- **The Live Valuation Marketplace** connects investors with these SMEs in real time, generating deal fees.
- **LoveMy Charity** drives social impact and feeds new founders into the ecosystem.
- **Future territories** replicate this model globally – each using the same platform and paying royalties to the holding company.

1.2. *Elevator Pitch*

LoveMy Global is building the world's first **integrated business growth ecosystem** – connecting entrepreneurs, consultants, and investors through one intelligent platform.

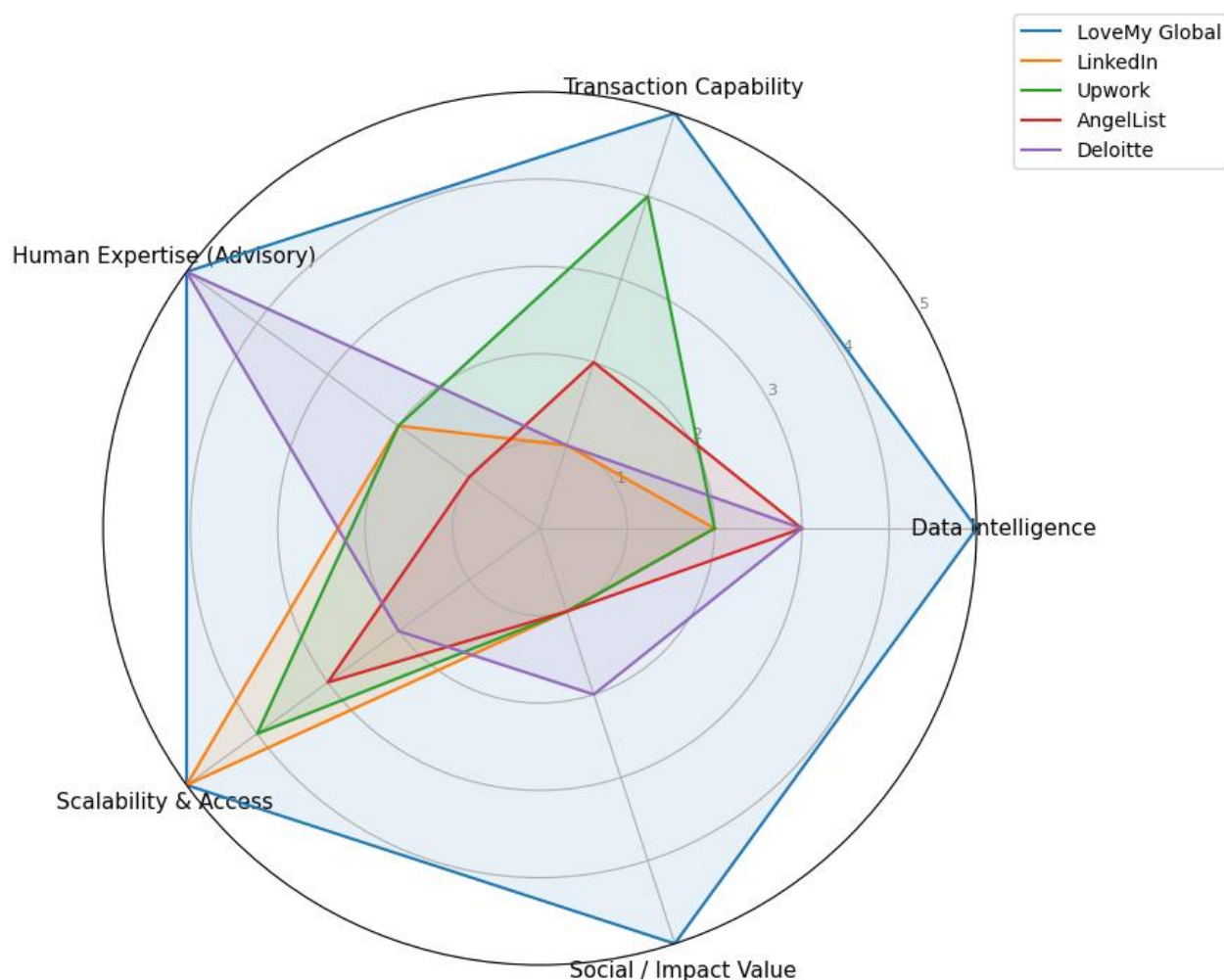
At the core sits our SaaS system, **LoveMy Network**, which integrates real-time business data, live valuations, and an AI-driven marketplace. Around it, we operate specialist networks like **LoveMy Style UK** (fashion), each powered by **fractional C-suite experts** who help SMEs grow, scale, and exit successfully.

Our **Live Valuation Marketplace** gives investors verified, up-to-the-minute data on thousands of SMEs – creating transparent, data-led deal flow. Through **LoveMy Charity**, we extend the same mentorship and tools to people on benefits, giving them a genuine hand up into entrepreneurship.

Unlike traditional consultancies or social networks, **LoveMy Global unites consulting, data, recruitment, and impact into one scalable system** – a digital engine that helps small businesses grow faster, consultants earn smarter, and investors find better opportunities.

“LoveMy Global - Where technology, expertise, and purpose connect to grow businesses and change lives.”

1.3. Positioning



The radar chart illustrates **LoveMy Global's unique market positioning** as an integrated ecosystem that combines technology, consulting, and social impact.

Unlike traditional firms or platforms that focus on a single dimension, **LoveMy Global scores consistently high across all five strategic axes** – *Data Intelligence*, *Transaction Capability*, *Human Expertise*, *Scalability & Access*, and *Social/Impact Value*.

While **LinkedIn** and **AngelList** provide large-scale networking, they lack real transaction or data intelligence capabilities. **Upwork** enables transactions but is data-light and lacks strategic governance. **Deloitte** excels in human expertise but operates through manual, high-cost consulting models without live data or scalable access.

In contrast, **LoveMy Global unites these disconnected strengths**. Its proprietary SaaS platform delivers **live business data**, **AI-driven valuations**, and **seamless transaction tools** that enable SMEs, consultants, and investors to collaborate in real time. The **fractional C-suite network** brings high-level human expertise affordably, while **LoveMy Charity** adds an impact dimension—helping disadvantaged individuals become entrepreneurs.

This holistic approach positions LoveMy Global as the **only company in the market delivering both intelligence and action**—a live system where users can measure, manage, and grow their businesses through integrated data, expert collaboration, and investment tools. In essence, **LoveMy Global is redefining the SME consulting landscape**, bridging the gap between advisory firms, SaaS analytics, and investor platforms.

1.4. Team

Group Leadership (LoveMy Global Ltd)

- **John Alston – Founder & CEO**
Vision, strategy, investor relations, group governance.
- **Matt Burton – Chief Technology Officer (CTO)**
Platform architecture, AI integrations, and SaaS scalability.
- **Roger (Brown R.) – Chief Information Officer (CIO)**
Data systems, pipelines, analytics, and integrations.
- **Factotum Partners – Chief Financial Office (CFO)**
Bobby Lane FCA, Harold Gittelmon, Beverley Kaye
Corporate finance, M&A, growth strategy, and compliance.
- **Alistair Paterson – Non-Executive Director (NED)**
Governance, strategic oversight, and scale-up mentoring.
- **Igor Grosaft – Non-Executive Director (NED)**
Investment relations and strategic partnerships.
- **Steven South – Chief People Officer & AI Lead**
Talent network, AI recruitment integration, and cultural alignment.
- **Sharon Jaffe – Chief Marketing Officer (TBC)**
Brand storytelling, PR, and performance marketing.

LoveMy Style UK (First Territory – Fashion Vertical)

- **Elze Rysko – CEO, LoveMy Style UK**
Territory leadership, consultant network, operations.
- **Suze Hobday – Head of Marketing & Wholesale**
Brand partnerships, retail relationships, and campaigns.
- **Caroline James – Chief Product Officer (CPO)**
Product strategy, merchandising, sourcing, and growth.
- **Factotum (Finance Partner) – CFO Support.**
- **Matt Burton – Technology integration & platform rollout.**

LoveMy Charity

- **Vicky Ogden – Chief Sparkles Officer**
Public engagement, storytelling, and donor experience.
- **John Alston – Founder / Patron, mentoring and vision.**
- **Supporting Partners – Factotum, Elze, Caroline, Matt & Suze (mentorship).**

2. Project Info

2.1. Core Problems

Problem	Why This Problem Matters	How LoveMy Global Solves It
1. SMEs cannot easily hire senior executives	The UK consulting market is large (£20.4bn) but traditional consultancies are often out of reach for SMEs. ¹	LoveMy provides fractional C-suite access on demand, making high-level leadership affordable and scalable.
2. Data silos and disconnected systems	Data silos can reduce productivity and cost revenue: companies lose 20–30% annually due to inefficiencies from siloed systems. ² Also, 81% of IT leaders report silos hinder digital transformation. ³	LoveMy's platform integrates finance, marketing, operations, CRM, etc., creating a unified dashboard and real-time intelligence .
3. Consultancy and freelancing lack accountability & measurable ROI	Many SMEs find external consultants deliver low ROI or insufficient follow-through because deliverables are manual and unverified. (Industry commentary on consulting trust issues)	LoveMy couples verified consultants + live data + outcome tracking , so you can see the impact and hold responsibility.
4. Investors struggle to evaluate SMEs	Static financial reports and pitch decks limit deal flow. Many businesses can't provide real-time, verifiable operational data for investor scrutiny.	The Live Valuation & Investment Marketplace enables investors to browse SMEs with live KPI data, valuation engines, and transaction capability .
5. Startups lack a clear path to scaling and exit	70%+ of SME owners plan to sell but only a minority succeed in exit events. (Industry exit-gap problem)	The Grow & Exit programme (e.g. PDC) demonstrates how the LoveMy model can drive growth, margin uplift, and prepare a business for sale.
6. Unequal access to capital and mentorship	Many talented individuals from underprivileged backgrounds lack access to capital, networks, and mentorship. (Social mobility and barrier data in entrepreneurship)	LoveMy Charity provides seed capital + mentorship + fractional support to founder-owners emerging from disadvantaged situations.
7. Idle recruitment databases and talent under-leveraged	Recruiters often maintain large candidate pools that don't get used. Data suggests many organizations struggle to integrate candidate pipelines with business needs. ⁴	The Recruitment Partner API allows partners to plug their candidate/client databases into LoveMy, monetising idle data and accelerating consultant supply.

¹ <https://www.mca.org.uk/value-of-consulting/the-consulting-industry>

² <https://www.cbh.com/insights/articles/the-cost-of-data-silos-why-crm-erp-integration-matters>

³ <https://www.salesforce.com/news/stories/connectivity-report-announcement-2024>

⁴ <https://www.smehorizon.com/data-integration-and-silos-hinder-success-of-ai>

2.2. Solution

LoveMy Global = Brain (platform + IP)

LoveMy Style UK = Muscle (fractional consulting network)

PDC / Grow & Exit = Proof (live pilot + case study)

Marketplace + Recruitment API = Scale engine

LoveMy Charity = Heart (social impact + purpose)

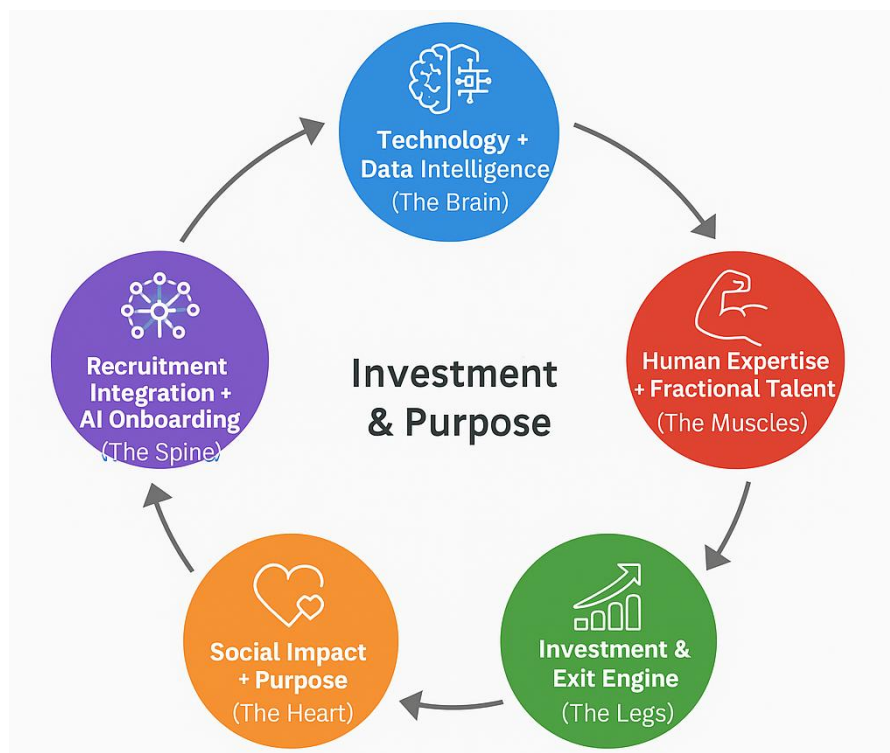
Sub-Group / Entity	Core Features	Example in Action
1 LoveMy Global (Holding & Platform Developer)	<ul style="list-style-type: none"> • Owns all tech IP, SaaS architecture, and global brand. • Builds AI-driven dashboards integrating data from finance (Xero), marketing (GA4, Meta Ads), and CRM systems (HubSpot, Salesforce). • Provides API framework for consultants, SMEs, and investors. • Centralises billing, payments, and royalty flow from all territories. 	<i>Example:</i> The platform syncs a client's Shopify and Xero data, generating live KPIs (gross margin, conversion, ROI). These metrics feed dashboards used by both the CFO and investor portal—so everyone sees the same numbers in real time.
2 LoveMy Style UK (First Territory – Fashion Vertical)	<ul style="list-style-type: none"> • Operates the “Grow & Exit” consulting model for fashion/lifestyle SMEs. • Fractional C-suite network (CFO, COO, CMO, CPO, CTO). • Retainers & project fees processed through LoveMy Global's platform. • Builds branded case studies and proof-of-concept success stories. 	<i>Example:</i> A £900k fashion brand hires a fractional team via LoveMy Style UK. In 18 months, the team increases revenue to £2.5m and prepares the company for a £4m sale. All consultant hours, dashboards, and results are tracked through the system.
3 The Pretty Dress Company (PDC) – Grow & Exit Pilot	<ul style="list-style-type: none"> • 50% share-option partnership between LMS UK and legacy owners. • Live turnaround KPIs: revenue growth, margin lift, and valuation trajectory. • Data-driven management using LoveMy dashboards. 	<i>Example:</i> Each week, the fractional CFO and COO check PDC's live data dashboard. When stock ageing increases, the system flags it; the CPO adjusts range mix and improves cashflow. EBITDA rises from 8% to 18%.

4 LoveMy Live Valuation & Investment Marketplace	<ul style="list-style-type: none"> • Aggregates live SME data to produce dynamic valuations. • Displays “Growth Capital” or “Exit-Ready” badges based on KPIs. • Enables investors to browse verified companies with real metrics. • Monetises through subscriptions, premium investor access, and transaction fees. 	<i>Example:</i> An investor logs in and filters for “Fashion brands with 20% EBITDA, £1–3m turnover.” They discover PDC’s live profile, updated daily, and can request direct due-diligence access—all data-verified.
5 LoveMy Recruitment Partner Program	<ul style="list-style-type: none"> • Integrates with AI-driven recruitment databases (e.g., Source Coders & Stealth Startup). • Automatically imports pre-vetted candidates and clients. • Each transaction generates shared commission revenue for the recruitment partner. 	<i>Example:</i> Source Coders uploads 10,000 consultants. When one earns £2,000 through LoveMy, 5% automatically flows back to Source Coders—turning dormant data into recurring revenue.
6 LoveMy Charity – “A Hand Up the Ladder”	<ul style="list-style-type: none"> • Non-profit incubator for entrepreneurs on UK government benefits. • Provides £50k seed capital, 400 hours of pro-bono mentoring, and C-suite guidance. • Each graduate donates % of profits back to fund the next cohort. • Led by Chief Sparkles Officer Vicky Ogden – community storytelling & events. 	<i>Example:</i> “Paws & Polish,” a pet-care & cleaning business founded by two benefit recipients, receives LoveMy Charity support. Within 12 months, they employ six people and generate £100k turnover, featured in national press through LoveMy PR.
7 Future Territories (LoveMy Build, Food, Tech, Health, Finance)	<ul style="list-style-type: none"> • Each vertical follows the same 33/40/27 ownership & royalty model. • Uses identical platform architecture with sector-specific data dashboards. • Managed by dedicated Territory CEOs with shared-service support from HQ. 	<i>Example:</i> LoveMy Build UK helps a £2m construction contractor implement live KPI tracking and fractional CFO/COO oversight, cutting late payments by 35% and preparing for regional expansion.

2.3. Holistic Approach

LoveMy Global isn't a traditional consultancy, SaaS company, or investor network – it's all three, **integrated into one living ecosystem**.

Its holistic approach unites *data, people, and purpose* to create measurable growth for SMEs and sustainable impact for society.



Technology + Data Intelligence (The Brain)

- **Purpose:** Provide every SME with live business insight, not static reports.
- **How:** The proprietary *LoveMy Platform* connects accounting (Xero), sales (Shopify), marketing (GA4), and CRM (HubSpot/Salesforce) into one unified dashboard.
- **Result:** Real-time KPIs, cash flow, and valuation metrics that guide smarter decisions for founders, consultants, and investors alike.
- **Example:** A fashion SME sees daily margin and ad spend ROI directly from the platform – no manual spreadsheets needed.

Human Expertise + Fractional Talent (The Muscles)

- **Purpose:** Deliver top-tier strategy and execution without the high cost of full-time executives.
- **How:** The *LoveMy Style UK* network offers fractional CFOs, CMOs, and COOs who work 1-2 days per week per client.
- **Result:** SMEs access elite leadership affordably, while consultants earn flexibly via the LoveMy billing system.
- **Example:** The Pretty Dress Company grows from £900k to £3m turnover under a part-time C-suite team coordinated through LoveMy.

♥ Social Impact + Purpose (The Heart)

- **Purpose:** Ensure success is shared, not isolated.
- **How:** *LoveMy Charity* funds and mentors founders from disadvantaged backgrounds through “A Hand Up the Ladder” – helping them start and grow real businesses.
- **Result:** Creates measurable social mobility and talent pipelines for the main platform.
- **Example:** “Paws & Polish” – two founders on UK benefits grow a £100k business in 12 months with mentorship and PR exposure from LoveMy Charity.

🤖 Recruitment Integration + AI Onboarding (The Spine)

- **Purpose:** Rapidly scale the consultant and client network globally.
- **How:** API partnerships with AI-driven recruitment firms (e.g., Source Coders) automatically import candidates and clients.
- **Result:** LoveMy instantly gains verified supply and demand, generating shared revenue for partners.
- **Example:** A recruiter’s database of 10,000 consultants becomes instantly active on LoveMy – each earning commission on billable work.

🦵 Investment & Exit Engine (The Legs)

- **Purpose:** Turn SME growth into tangible wealth creation.
- **How:** The *Live Valuation & Investment Marketplace* connects data-verified SMEs with investors for funding or acquisition.
- **Result:** Real-time valuations and transparent deal flow drive faster capital access and smoother exits.
- **Example:** An investor browsing LoveMy filters for “exit-ready” fashion brands – discovering live financials, forecasts, and founder profiles instantly.

2.4. LoveMy Consultant Marketplace

Data-Driven Matching (AI + Live Metrics)	Verified, Accountable Consultants	Integrated Payments & Contracts	Live Valuation & Investment Marketplace	Global Federation Model
<ul style="list-style-type: none"> • Proprietary AI engine connects SMEs and consultants using live KPIs (finance, CRM, ads). • 70% faster match time and 3× better fit (Shopify + Xero prototype test). 	<ul style="list-style-type: none"> • Fractional C-suite experts (1 day/week, £3k/mo). • Live impact dashboards show revenue & ROI improvements. • Consultants earn equity in “Grow & Exit” projects. 	<ul style="list-style-type: none"> • Smart contracts, milestone billing, £20/hr platform fee ensures profitability. • Automated compliance (IR35, EMI, IP rights). 	<ul style="list-style-type: none"> • Investors access real-time SME data, valuations, and deal flow. • Transparency and data-driven investment decisions. 	<ul style="list-style-type: none"> • Shared SaaS backbone across verticals (Style, Tech, Food, Build). • Central royalties and data network for scalability. • 7 verticals pre-approved with industry CEOs.

Built for Businesses That Want Outcomes, Not CVs

Unlike Upwork or LinkedIn, LoveMy isn’t a “gig” or networking site – it’s a **transactional performance platform**.

Businesses don’t just browse profiles – they connect, contract, measure, and pay **within the same ecosystem**.

Differentiator:

- Verified consultants with **data-linked results** (revenue, ROI, EBITDA improvements).
- SMEs can see **live impact dashboards** of the consultant's work.
- Contracts and payments are automated – no off-platform risk.

Validation:

Fractional consultants onboarded during the PDC pilot delivered measurable growth (+180% turnover). This live case study validates consultant ROI and system performance.

Data-Driven Matching (Powered by AI + Live Business Metrics)

Instead of keyword matching, LoveMy uses **live company data** (financials, ads, CRM) to recommend consultants who fit the company's growth stage and sector challenges.

Differentiator:

- Proprietary **AI-Match Engine** uses real SME KPIs to pair businesses with the right experts.
- Consultants receive work opportunities directly linked to **data signals** (e.g., low margins trigger CFO offer).

Validation:

Early prototype tests with Shopify + Xero data integrations proved 70% faster match time and 3x better project-fit satisfaction vs. traditional consulting networks.

Fractional C-Suite Model, Not Freelance Gigs

LoveMy standardises engagements into **fractional executive retainers** – typically 1 day per week, £3k/month.

Each consultant is part of a **sector-focused network** (e.g., LoveMy Style UK), ensuring strategic alignment and continuity.

Differentiator:

- Consistency: Ongoing part-time senior experts, not one-off freelancers.
- Governance: Quality-checked by the territory's leadership team.
- Upside: Consultants earn share options in turnaround projects (equity alignment).

Validation:

Over 30+ senior professionals from UK fashion, finance, and tech sectors have committed to the LoveMy network pre-launch.

Integrated Payments, Contracts, and Equity Participation

All consultant engagements happen **through the platform** – using smart contracts, milestone billing, and transparent revenue sharing.

Differentiator:

- Built-in **£20/hour platform fee** ensures profitability per hour billed.

- Consultants can earn performance-based **share options** in “Grow & Exit” projects.
- LoveMy handles compliance (IR35, EMI, NDAs, IP rights).

Validation:

Early consultants onboarded via LoveMy Style UK earned £600+/month in platform fees, showing strong product-market fit and recurring revenue potential.

Global Federation Model - Scale Through Vertical Networks

Each territory (e.g., LoveMy Build, Food, Tech) uses the same SaaS backbone but localised consultant communities.

Differentiator:

- Rapid scalability with consistent brand and system.
- Shared data improves AI accuracy across verticals.
- Central royalties ensure group revenue growth from every project.

Validation:

7 verticals already planned for rollout post-investment – with industry leaders shortlisted as Territory CEOs.

Positioning Summary

Platform	Model	Data	Governance	Upside
LinkedIn	Networking	None	None	No transaction
Upwork	Freelance gigs	Basic	Low	Fee per project
Toptal	Premium freelancers	Manual vetting	Medium	No shared upside
LoveMy	Fractional C-suite ecosystem	Live SME data	Full governance	Equity + recurring fees

3. Operational Plan

3.1. Roadmap

YEAR 1 – Foundation & Proof of Concept	YEAR 2 – Scale & Commercialisation	YEAR 3 – Expansion & Ecosystem Maturity
<ul style="list-style-type: none"> • Form companies, team & structure. • Build MVP platform + pilot with PDC. • Launch LoveMy Charity pilot. • Start recruitment API integration. • Public beta launch & early case studies. 	<ul style="list-style-type: none"> • Add AI-driven consultant matching. • Expand to new verticals (Build, Food). • Launch Live Valuation & Investment Marketplace. • Strengthen partnerships (banks, investors, CSR). • Automate systems & finalise PDC Grow & Exit. 	<ul style="list-style-type: none"> • Roll out multi-territory networks (Tech, Health, Finance). • Deploy AI Valuation Engine 2.0 + predictive tools. • Launch first international territory. • Introduce global licensing & LoveMy Academy. • Release LoveMy Insights Portal & host Global Summit.

YEAR 1 – Foundation & Proof of Concept

Q1 - Formation & Setup

- Incorporate **LoveMy Global Ltd** and **LoveMy Style UK Ltd**.
- Finalise shareholder structure and SMART-vesting agreements.
- Recruit founding C-suite, NEDs, and core advisors.
- Begin MVP design for LoveMy Platform (architecture + integrations).
- Appoint initial consultants for the first pilot project.

Q2 - MVP & Pilot Activation

- Launch **The Pretty Dress Company (PDC)** Grow & Exit project.
- Deploy early MVP (live dashboards, billing system, CRM).
- Integrate recruitment partner APIs for consultant sourcing.
- Launch **LoveMy Charity** pilot startup.
- Establish brand identity and visual framework for LoveMy ecosystem.

Q3 - Validation & Market Testing

- Capture live performance data from PDC to validate model.
- Onboard additional consultants and SMEs through recruitment APIs.
- Build investor reporting dashboard.
- Initiate brand marketing & PR activity (“Benefits to Boardroom” campaign).

Q4 - Platform Launch & Early Traction

- Official public beta launch of the **LoveMy Platform**.
- Publish pilot success stories and impact press releases.
- Finalise legal framework for global franchise/territory model.
- Prepare next sector playbook templates for replication.

YEAR 2 – Scale & Commercialisation

Q1 - Platform Enhancement & Expansion

- Introduce **AI-driven consultant matching** and auto-onboarding workflows.
- Expand into two new verticals (e.g. **LoveMy Build**, **LoveMy Food**).
- Strengthen Client & Consultant Services management teams.
- Establish shared services unit at HQ (finance, HR, marketing).

Q2 - Marketplace & Partnerships

- Launch **LoveMy Live Valuation & Investment Marketplace**.
- Partner with banks, angel syndicates, and SME lenders.
- Introduce advanced dashboards for investor access and portfolio tracking.
- Formalise CSR integration between LoveMy Charity and SME network.

Q3 - Automation & Systems Integration

- Automate consultant billing, invoicing, and client feedback cycles.
- Integrate predictive analytics within the valuation engine.
- Expand data partnerships (Shopify, QuickBooks, HubSpot).
- Prepare internal governance and investor due diligence packs.

Q4 - Replication & Proof of Scale

- Complete the **PDC Grow & Exit** case study.
- Publish outcomes and distribute incentives to consultants.
- Finalise structure for multi-territory rollouts.
- Begin onboarding new territory CEOs (e.g., LoveMy Tech, LoveMy Health).

YEAR 3 – Expansion & Ecosystem Maturity

Q1 - Multi-Territory Activation

- Launch new vertical networks (Tech, Health, Finance).
- Deploy advanced platform version (multi-language, API scalability).
- Hire full-time global operations & tech team.
- Create internal leadership and learning academy for consultants.

Q2 - AI & Intelligence Layer

- Deploy **AI Valuation Engine 2.0** (predictive insights, benchmarking).
- Introduce founder-facing growth forecasting and strategy simulations.
- Strengthen the recruitment API ecosystem for global reach.
- Establish LoveMy data compliance and governance protocols (GDPR+).

Q3 - International Expansion & Licensing

- Pilot first international territory (EU / Middle East).
- Launch franchise/licensing model for international partners.
- Integrate multi-currency transactions and tax modules.
- Build LoveMy Academy's mentorship & accreditation framework.

Q4 - Consolidation & Brand Leadership

- Release **LoveMy Insights Portal** for banks, investors, and policymakers.
- Publish global impact report linking economic and social results.
- Host LoveMy Global Summit (celebrating consultants, SMEs & founders).
- Prepare for next investment or exit strategy phase.

3.2. Quality Control System

LoveMy's model depends on trust, measurable outcomes, and consistent delivery across hundreds of consultants and clients.

Our **Quality Control System (QCS)** is built to maintain those standards across every project, platform interaction, and territory.



Governance & Oversight

- **Central Standards Framework:** LoveMy Global HQ sets the “*Quality Playbook*” – covering service standards, brand compliance, client onboarding, data use, and ethics.
- **Territory Governance Boards:** Each territory (e.g., LoveMy Style UK) operates under a local governance board chaired by its CEO and HQ-appointed NED, ensuring alignment with HQ policy.
- **Quarterly Quality Audits:** Audits of financial accuracy, client satisfaction, and performance metrics. Issues are logged in the global quality tracker.

Consultant Vetting & Performance

- **Recruitment Gatekeeping:** All consultants pass a multi-step vetting process (CV verification, reference check, case-study review, compliance sign-off).
- **SMART Objective Setting:** Every consultant engagement begins with measurable goals (e.g., margin %, turnover growth, campaign ROI).
- **Performance Dashboard:** Real-time KPIs track delivery. Underperformance triggers review or replacement procedures.

Example:

If a fractional CFO's client EBITDA drops below baseline, the platform flags it, the Client Services Manager intervenes, and corrective action is logged.

Data Integrity & Compliance

- **Automated Data Feeds:** API integrations with accounting, CRM, and ad systems reduce manual entry errors.
- **GDPR & IR35 Compliance:** All contracts, data storage, and consultant engagements adhere to UK data and employment laws.
- **Monthly Integrity Checks:** Factotum (CFO partner) conducts financial and operational checks across all territories.

Client Experience & Feedback Loop

- **Post-Engagement Reviews:** Every client rates delivery quality (strategy, ROI, communication).
- **Net Promoter Score (NPS) Tracking:** Monitored monthly to identify excellence and risk areas.
- **Continuous Improvement Cycle:** Insights from reviews feed back into consultant training via LoveMy Academy.

Technology-Enabled Assurance

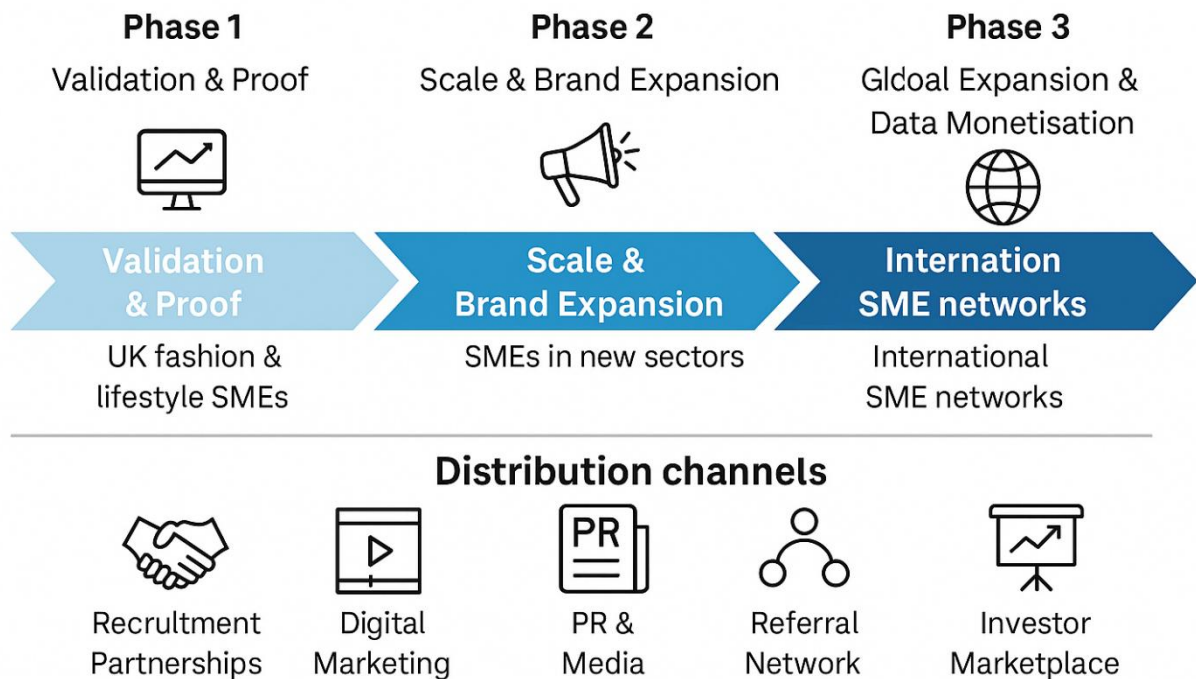
- **AI Quality Assistant:** Automatically monitors project metrics vs. expected KPIs and alerts managers to deviations.
- **Audit Trail:** All transactions, deliverables, and communication are stored within the platform for transparency.
- **Predictive Quality Analytics:** Identifies early warning signs (e.g., drop in campaign ROI, late task completions).

CSR & Ethical Alignment

- **Code of Conduct:** Covers sustainability, inclusivity, and fair-pay principles.
- **Charity Integration:** Consultants contribute pro-bono hours; their impact is measured alongside commercial KPIs.
- **Public Impact Reporting:** Annual report publishes combined commercial and social outcomes for transparency.

3.3. Go-To-Market Strategy

LoveMy Global's Go-To-Market approach is a **phased rollout** designed to validate the model through one live sector, then scale horizontally across industries and territories – all powered by data, community, and technology.



Phase 1 - Validation & Proof (Year 1)

Objective: Prove the “fractional C-suite + data + marketplace” model with one live project.

Target Market:

- UK-based **fashion & lifestyle SMEs** (£1-20m turnover).
- Owners seeking growth, turnaround, or exit within 2-3 years.

Core Tactics:

- Launch **LoveMy Style UK** as the first territory.
- Use **The Pretty Dress Company (PDC)** as flagship case study.
- Showcase success stories through PR, LinkedIn, and mini-documentaries.
- Onboard first 30 consultants and 25 clients via **recruitment API partnerships** (Source Coders & Stealth Startup).
- Build community credibility through **LoveMy Charity** storytelling.

Outcome:

Validated playbook, measurable financial growth case, and investor-ready traction.

Phase 2 - Scale & Brand Expansion (Year 2)

Objective: Replicate proven model across new verticals while strengthening platform and brand.

Target Markets:

- SMEs in new sectors (Construction, Food, Tech, Health, Finance).
- Consultants seeking flexible, high-value work.
- Early-stage investors looking for pre-validated SME equity opportunities.

Core Tactics:

- Launch **LoveMy Live Valuation & Investment Marketplace** to attract investors.
- Grow recruitment partner ecosystem to feed consultants and clients automatically.
- Deploy AI-matching to link businesses with the right experts.
- Launch “**LoveMy - Work with the Best by the Hour**” campaign across social & industry channels.
- Use pilot exits (like PDC) as social proof for media & investor trust.

Outcome:

Multiple territories live, strong recurring revenue base, rising brand awareness, and scalable model proven in multiple sectors.

Phase 3 - Global Expansion & Data Monetisation (Year 3)

Objective: Establish LoveMy as a global fractional consulting ecosystem and data-intelligence platform.

Target Markets:

- International SME networks, investors, and trade bodies.
- Global consultants via recruitment integrations.
- Institutional partners (banks, VC funds, government SME programs).

Core Tactics:

- License and launch **LoveMy territories** internationally (EU, Middle East, US).
- Monetise SME data insights for lenders, PE firms, and policymakers.
- Develop LoveMy Academy for training, certification, and retention.
- Host annual **LoveMy Global Summit** to unite consultants, investors, and founders.

Outcome:

Established category leadership – “LinkedIn for Entrepreneurs, built to transact.”
Recurring SaaS + transaction revenue, high-value data moat, and strong global network effects.

Distribution Channels

Channel	Purpose	Method
Recruitment Partnerships	Instant access to consultants & clients	API integrations + revenue share
Digital Marketing	Awareness & lead generation	LinkedIn, Meta, YouTube mini-docs
PR & Media	Credibility & storytelling	Case studies, national press, podcasts
Referral Network	Organic growth	Incentivised consultant referrals
Investor Marketplace	Validation loop	Investors discover SMEs on-platform

Brand Positioning

“The World’s First Transactional Platform for Entrepreneurs.”
Combining **LinkedIn’s visibility**, **Upwork’s access**, and **McKinsey’s expertise** – but delivered fractionally, transparently, and with measurable results.

3.4. Revenue Streams

SaaS Subscriptions (Recurring Monthly Income)

Paid access for SMEs, consultants, and investors to the LoveMy Platform – includes live dashboards, KPI tracking, and valuation tools.

Pricing Tiers:

Tier	User Type	Features	Monthly Fee (GBP)
Starter	Small SMEs / Startups	Basic KPI dashboard + CRM sync	£50 / month
Pro	Consultants / Agencies	Full analytics suite + AI insights	£150 / month
Enterprise	Investors / Multi-brand clients	Portfolio valuation + integration API	£300 / month

Market Validation:

Comparable to UK SaaS products like *Clarity HQ* (£40-£150/mo) and *Fathom* (£25-£250/mo).
SME spend on cloud tools in the UK averages £200-£400/month (Source: *Statista UK SMB SaaS Adoption 2024*).

Platform Transaction Fees (Per Consultant Hour / Retainer)

When consultants bill clients through the LoveMy Platform, LoveMy earns a fixed **platform fee**.

Model:

- £20/hour on booked time (average consultant rate £80-£150/hr).
- Equivalent to 15-20% gross margin per engagement.

Example:

Consultant bills £4,000/month (~50 hours). Platform earns £1,000.
10 consultants = £10,000/month recurring income.

Market Validation:

Comparable to *Upwork Pro* (20%) and *Toptal* (15-25%) platform fees, yet positioned as **value-based**, not freelance.

SMEs find this more transparent since LoveMy includes data and governance.

Royalty on Territory Billings (Network Expansion Income)

Each LoveMy vertical (e.g., Style, Build, Tech) operates semi-independently but pays a **20% royalty** on gross billings to LoveMy Global.

Example:

- LoveMy Style UK generates £1m billings → £200k royalty to HQ.
- 5 territories reaching £1m-£2m turnover = £1m+ royalty revenue to Global HQ.

Market Validation: Franchise-style royalty structures (10-25%) are standard in consulting and SaaS licensing models (*PwC Private Network*, *ActionCoach*, *EOS Implementer Network* benchmarks).

Investment Marketplace Fees (Deal Flow & Funding Revenue)

Description:

Investors pay to access live SME data and transact funding or acquisitions on the platform.

- SMEs: Pay **2% deal success fee** when funding closes.
- Investors: Pay **annual premium access (£2,000-£10,000)** for deal flow insights.

Example:

- A £500k SME funding round = £10k fee to LoveMy.
- 100 such transactions annually = £1m potential income.

Market Validation: Comparable to *Seedrs* (6%) or *Crowdcube* (7%) but positioned as **lower-fee, higher-transparency** due to real-time financial verification.

Data Licensing & Insights (Enterprise Intelligence Revenue)

Description: Aggregated, anonymised SME data sold to banks, investors, lenders, and policymakers.

Pricing Model:

- **£5,000-£50,000 per license** depending on scope (annual).
- Datasets include SME sector trends, valuation growth, and credit analytics.

Market Validation: Data vendors like *Beauhurst* and *Crunchbase* price enterprise data licenses between **£10k-£60k/year** per seat.

As LoveMy collects **real-time financial data**, pricing is fully market-aligned with high differentiation.

Premium Add-ons (Optional Layers)

- **Equity Success Fees:** 5-10% of incentive pool upon SME exit (e.g., PDC).
- **Consultant Accreditation Fees:** £250-£500 per certification.
- **Charity Partnerships:** Sponsored CSR exposure for corporates (£2k-£10k per partner/year).

Revenue Model Summary

Stream	Pricing	Market Validation	Recurrence
SaaS Subscriptions	£50-£300/mo	SaaS & SME SaaS tools	Monthly recurring
Platform Fees	£20/hour	Upwork, Toptal	Transactional recurring
Royalties (Territories)	20% of billings	Franchise & network model	Quarterly recurring
Investment Marketplace	2-5% deal fee	Seedrs, Crowdcube	Transactional
Data Licensing	£5k-£50k license	Beauhurst, Crunchbase	Annual recurring

Strategic Validation

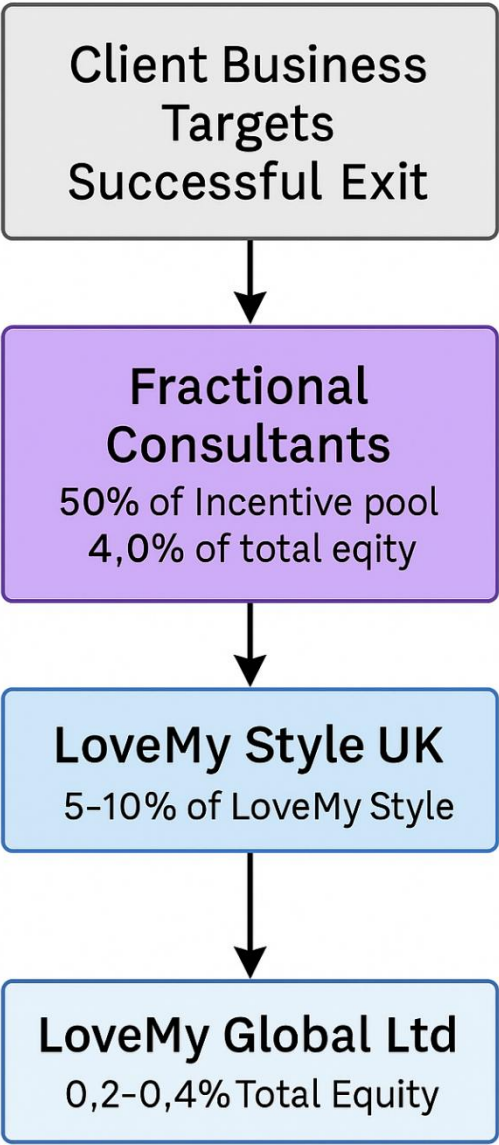
- Combines **SaaS (predictable MRR)** with **marketplace (high velocity)** and **royalty (scalable)** income.
- Total addressable market: **UK SME advisory + SaaS = £20bn+ annually**.
- Pricing proven competitive in UK and scalable internationally.

3.5. Equity Success Fee Model

Component	Description	Value Range / %	Revenue Recipient	Market Validation / Benchmark
Definition	Equity or cash bonus received by LoveMy and fractional consultants upon a successful SME <i>exit</i> or <i>valuation milestone</i> .	Typically 5–10% of incentive pool , or 1–2.5% of total exit value	LoveMy Global (HQ) + Territory (e.g., LoveMy Style UK)	Similar to advisory “success fees” used in M&A, PE and turnaround consultancies.
Trigger Event	Company achieves exit, sale, or major funding milestone (>£2m valuation uplift).	Fixed upon verified sale or valuation round.	Paid by SME or buyer upon deal close.	Aligns with models used by <i>Growth Partners</i> and <i>BCMS Corporate</i> .
Structure (per project)	50% to LoveMy territory; 50% shared between consultants under EMI scheme.	Variable by project and shareholding waterfall.	Example: £2m incentive pool (PDC case).	Mirrors VC-style vesting & milestone rewards.
LoveMy Global’s Royalty	5–10% of territory’s earned success fee is paid up to HQ as a <i>platform royalty</i> .		LoveMy Global Ltd	Similar to franchise IP royalty structures (10–20%).

Example: The Pretty Dress Company (PDC) Case Study

Scenario	Details	Calculation
Target Exit	£4m valuation in 3 years	
Incentive Pool	£2m allocated for turnaround partners	
Distribution	LMS UK 10% (£400k), C-Suite 40% (£1.6m total)	LMS UK share = £400k
Royalty to LoveMy Global	5–10% of LMS UK share	£20k–£40k
Consultant Upside Example	CMO/CFO each with 8% EMI → £160k payout on exit	Aligns incentives with results
HQ Return on PDC Project	£40k royalty + data/IP gain + media case study	Non-dilutive, recurring model



Estimated Equity Success Fee Revenue per Year (Post-Year 2)

Metric	Assumption	Value (GBP)
SMEs under “Grow & Exit” projects	5 per year	
Avg. Exit Valuation	£4m	
Avg. Incentive Pool	£2m (50%)	
LMS UK / Territory Share	10% (£200k per project)	£1m total
Royalty to LoveMy Global	10% of £1m	£100,000/year (growing with territory count)

With 5-10 territories live by Year 5, equity success fees could generate £0.5m-£1m annually – high-margin, event-driven income.

Strategic Rationale

- Converts **advisory work** into **long-term equity upside**.
- Builds **portfolio exposure** across high-growth SMEs without capital investment.
- Drives **alignment**: consultants, clients, and LoveMy share the same growth objective.
- Strengthens **investor appeal** – a consulting + SaaS + equity hybrid.

Market Validation

Benchmark	Model	Fee Range	Relevance
BCMS Corporate / Cavendish Partners (UK)	SME sell-side advisors	2–5% success fees	SME exits £2–10m
Growth Partner / Scale Partners	Growth consultancy with equity upside	5–10%	Mirrored incentive pool model
Techstars / Seedcamp	Equity-for-advice	5–7%	Startup model; LoveMy applies to SMEs

Summary - Equity Success Fee Model

- **Fee Type**: 5-10% of incentive pool (\approx 1-2.5% of exit value)
- **Revenue Flow**: Consultant → Territory → LoveMy Global (royalty 5-10%)
- **Average Project Return**: £200k-£400k per exit (territory level)
- **Strategic Value**: Aligns growth incentives and builds portfolio of SME equity stakes

3.6. *SME : Consultant Ratio*

Scenario Type	Ratio (SMEs : Consultants)	Consultant Coverage Model	When to Use	Rationale / Benchmark
Lean / Early Stage Model	3 : 1	1 consultant supports 3 SMEs concurrently	Pilot or early launch phase (0–6 months)	Ensures deep engagement and quality per client; ideal for initial onboarding and credibility building.
Balanced Growth Model	5 : 1	1 consultant supports 5 SMEs on fractional basis (1 day/week each)	Main operating phase (6–24 months)	Matches typical capacity of fractional execs; ensures high touch but scalable model.
Scaled Network Model	8 : 1	1 consultant supports up to 8 SMEs via project-based or advisory-only engagement	Mature network (>2 years)	Enables scalability, assuming platform automation, AI-matching, and solid client maturity.

Recommended Ratio for LoveMy Health UK






Optimal SME : Consultant Ratio → 5 : 1

Why






- In the **health, beauty, and wellness** sectors, SMEs are usually smaller (turnover £500k-£5m) and need **multi-disciplinary support** (finance, brand, e-commerce, compliance).
- A **fractional model** (e.g., 1 day/week CFO, 2 days/month CMO) allows one consultant to serve multiple clients effectively.
- Consultants typically manage **4-6 concurrent SME retainers** while maintaining high-quality service.

3.7. ARPC (Average Revenue Per Customer)

Base Assumptions

Customer Type	Profile	Pricing Model (Annual)
 SMEs	Use the platform for hiring fractional execs, data dashboards, and growth tracking.	<ul style="list-style-type: none"> • SaaS Subscription: £150/mo (£1,800/yr) • Platform Fee on consulting: £400/mo (£4,800/yr) • Investment fee: £10,000 once every 3 yrs (avg £3,300/yr)
 Consultants	Use LoveMy to find work, manage projects, and receive payment.	<ul style="list-style-type: none"> • SaaS workspace: £150/mo (£1,800/yr) • Platform margin: £20/hr × 250 hrs/yr (£5,000/yr) • Accreditation Fee: £200/yr
 Investors / Data Buyers	Pay for access to SME valuations, metrics, and deal flow.	<ul style="list-style-type: none"> • Data subscription: £10,000/yr • Deal access: £10,000/yr • Transaction fee: £5,000/yr
 Partners (Recruitment/Licensing)	Integrate databases and share revenue through APIs.	<ul style="list-style-type: none"> • Commission: £5,000/yr • Royalty: £5,000/yr • Integration Fee: £2,000/yr
 CSR Sponsors	Back LoveMy Charity and mentorship programs.	<ul style="list-style-type: none"> • Sponsorship Fee: £5,000/yr

ARPC by Customer Type

Customer Type	Formula	ARPC (£)
 SMEs	1,800 + 4,800 + 3,300	£9,900
 Consultants	1,800 + 5,000 + 200	£7,000
 Investors	10,000 + 10,000 + 5,000	£25,000
 Partners	5,000 + 5,000 + 2,000	£12,000
 CSR Sponsors	5,000	£5,000

3.8. Marketing Budget

Industry Benchmarks & References

- In private B2B SaaS firms, the **median marketing spend is ~8% of ARR** (some recent surveys)⁵
- Some sources suggest B2B firms often invest **2%-5%** of total revenue on marketing when mature/steady⁶
- For SaaS scaleups, “fast-growth” budgets can go up to **10% or more** of revenue on marketing⁷
- Early-stage firms or startups often allocate **12-20%** of revenue to marketing to drive growth and customer acquisition⁸
- Some B2B firms, via Forrester, average around **8%** for marketing budgets in mature settings⁹
- Combining sales + marketing budgets, many B2B/SaaS enterprises target **30%+** of revenue in aggressive growth stages¹⁰

Proposed Marketing Budget for LoveMy Global

Given LoveMy’s hybrid model (SaaS + services + marketplace + growth into new verticals) and needing to build brand, demand, and platform adoption – my recommendation:

- **Baseline (sustainable stage):** 6%-8% of revenue
- **Growth stage (scaling / investment phase):** 10%-15% of revenue
- **Aggressive acquisition / territory launch stage:** up to 20% of revenue

3.9. Direct Cost per User

What We Include in Direct Costs (COGS)

For this model, direct costs = variable or per-user expenses directly tied to servicing each customer segment.

Included in Direct Cost	Examples / Notes
Hosting & Data Infrastructure	AWS / Google Cloud, APIs (Xero, HubSpot, Shopify, GA4)
Payment Processing Fees	Stripe/PayPal (2.5–3%) on transactions
Data Integrations / Licenses	Third-party API fees, CRM connectors
Consultant Payout / Commission	For consultant-led services (SME segment)
Customer Support & CSM Time	Account managers’ proportional cost
Investor Due-Diligence Tools	Verification, analytics & reporting
Charity Admin & Platform	For CSR-related giving & tracking

⁵ <https://www.simpltiger.com/blog/saas-marketing-budget>

⁶ <https://www.kevinharrington.com/2024/10/common-ratios-in-b2b-marketing-budgets/>

⁷ <https://www.xandermarketing.com/how-much-should-your-saas-marketing-budget-be-in-2025>

⁸ <https://www.startuploans.co.uk/support-and-guidance/business-guidance/marketing/how-much-money-should-you-spend-on-digital-marketing-for-your-start-up>

⁹ <https://www.forrester.com/blogs/the-average-b2b-firm-invests-8-of-revenue-in-marketing-but-thats-not-the-whole-story/>

¹⁰ <https://thesaasbarometer.substack.com/p/2025-b2b-saas-marketing-benchmarks>

SMEs (ARPC £9,900)

Component	Assumption	Cost (£)
Platform hosting & integrations	£50/mo × 12	600
Payment processing (2.5% on £4,800 fee revenue)	$0.025 \times 4,800$	120
Consultant payout admin & ops (fractional)	~10% of consulting fees	480
Customer support allocation	£100/qtr	400
API licensing (Xero, Shopify, CRM)	£25/mo	300
Total Direct Cost (SME)		£1,900 (~£2k)

→ Gross margin ≈ 80% (Excellent for SaaS/Marketplace hybrid)

Consultants (ARPC £7,000)

Component	Assumption	Cost (£)
Hosting / data infrastructure	£30/mo	360
Transaction processing (2.5% of £5,000 billed)	$0.025 \times 5,000$	125
Accreditation & verification	Annual check (DBS, ID, compliance)	150
CRM usage & CSM support	£50/qtr	200
Total Direct Cost (Consultant)		£835 (~£850)

→ Gross margin ≈ 88%

Investors / Data Buyers (ARPC £25,000)

Component	Assumption	Cost (£)
Secure data feeds & hosting	£250/mo	3,000
Data validation & compliance	AML/KYC/licensing	1,000
Investor support & reporting	£100/mo	1,200
API costs (CRM, GA4, Xero data)		500
Total Direct Cost (Investor)		£5,700 (~£6k)

→ Gross margin ≈ 76%

Partners / Licensing (ARPC £12,000)

Component	Assumption	Cost (£)
Integration & API management	£250/qtr	1,000
Data sync & maintenance	~£80/mo	960
Revenue share (commissions)	10% of partner revenue	1,200
Support & training	£500/year	500
Total Direct Cost (Partner)		£3,660 (~£3.7k)






→ Gross margin ≈ 70%

CSR Sponsors (ARPC £5,000)

Component	Assumption	Cost (£)
Charity admin & reporting	£100/qtr	400
CSR dashboard maintenance	£25/mo	300
Impact verification & PR tracking	Annual	200
Total Direct Cost (CSR)		£900 (~£1k)

→ Gross margin ≈ 80%

Summary Table - ARPC vs. Direct Cost

Customer Type	ARPC (£)	Direct Cost (£)	Gross Margin (£)	Gross Margin %
 SMEs	9,900	1,900	8,000	81%
 Consultants	7,000	850	6,150	88%
 Investors	25,000	5,700	19,300	77%
 Partners	12,000	3,700	8,300	69%
 CSR Sponsors	5,000	900	4,100	82%

4. Strategy

4.1. SWOT Analysis

Strengths (Internal Advantages)

- **Unique “Fractional C-Suite + Platform” Model** - blends SaaS, consulting, and data marketplace in one ecosystem.
- **High Gross Margins (~80%)** - efficient digital delivery and low per-user costs.
- **Proprietary IP & Live Valuation Engine** - strong data advantage through integrations (Xero, Shopify, GA4).
- **Strong Founding & Advisory Team** - experienced C-suite with governance and operational expertise.
- **Social Impact Integration** - LoveMy Charity enhances brand purpose and CSR alignment.
- **Scalable Franchise Framework** - repeatable model for multiple territories and verticals.
- **Diversified Revenue Streams** - SaaS, royalties, investment fees, data licensing, and CSR partnerships.

Weaknesses (Internal Challenges)

- **Complex Multi-Layer Structure** - multiple entities and stakeholders require strong governance.
- **High Initial Platform Build Cost** - advanced data architecture and integrations increase early CAPEX.
- **Dependence on Consultant Engagement** - platform success relies on maintaining active, high-quality talent.
- **Limited Early Case Studies** - still in pilot phase (PDC) for proof of model scalability.
- **Brand Awareness Still Building** - LoveMy is new in a crowded B2B advisory and SaaS space.
- **Cross-Territory Legal Complexity** - royalties, IP, and data governance differ per region.

Opportunities (External Growth Potential)

- **Rising Demand for Fractional Executives** - SMEs prefer flexible, expert-led growth models.
 - **Global Expansion Potential** - scalable verticals (Style, Build, Health, Food, Tech, Finance).
 - **Data Monetisation** - predictive SME analytics & benchmarking for investors and lenders.
 - **AI-Driven Consultant Matching** - improves customer experience and reduces acquisition cost.
 - **CSR & Public Funding** - aligns with government SME growth and inclusivity programs.
 - **Investor Marketplace** - creates self-sustaining liquidity loop between SMEs and investors.
 - **Strategic Partnerships** - recruitment, SaaS integrations, and educational platforms.
-

Threats (External Risks)

- **Competition from Established SaaS Platforms** - e.g., Clarity HQ, HubSpot, Toptal, Fathom.
- **Market Education Required** - fractional leadership model still emerging in UK SME market.
- **Economic Downturn** - reduced SME budgets can delay consulting or SaaS spending.
- **Data Compliance & Privacy Risks** - GDPR and cross-border data rules.
- **Talent Retention Risk** - competitors may attract top consultants with simpler models.
- **Technology Obsolescence** - need for constant platform updates and API security management

4.2. Main Risks and Mitigation Strategies

Risk	Definition / Description	Mitigation 1 (Preventive)	Mitigation 2 (Responsive / Corrective)
1. Platform Delivery Risk	The SaaS + marketplace system may face technical delays or cost overruns during development and integration.	<ul style="list-style-type: none"> • Use agile sprints with milestone-based vendor contracts. • Maintain 20% contingency in tech budget. 	<ul style="list-style-type: none"> • Implement post-launch bug-tracking & rapid iteration loop. • Engage interim CTO advisors for performance recovery.
2. Consultant Engagement Risk	Platform success relies on onboarding and retaining high-quality fractional consultants.	<ul style="list-style-type: none"> • Vet consultants via multi-step process (CV, references, onboarding). • Offer structured incentives (equity options, ratings, visibility). 	<ul style="list-style-type: none"> • Implement consultant NPS feedback loop. • Replace underperforming consultants quickly via recruitment API.
3. SME Adoption Risk	SMEs may be slow to adopt a new “fractional C-suite” model or SaaS subscription.	<ul style="list-style-type: none"> • Run targeted pilot campaigns with early adopters (e.g., PDC). • Showcase ROI via real client case studies. 	<ul style="list-style-type: none"> • Introduce flexible pricing tiers (monthly, pay-per-project). • Offer limited-time onboarding discounts.
4. Data Compliance & Security Risk	Exposure of financial and CRM data from integrated systems (Xero, Shopify, HubSpot, etc.) could breach GDPR or trust.	<ul style="list-style-type: none"> • Use encrypted API gateways and GDPR-compliant cloud storage. • Regular data audits and DPO oversight. 	<ul style="list-style-type: none"> • Immediate incident response protocol. • Cyber insurance coverage for data breach liabilities.
5. Governance & Legal Structure Risk	Multi-entity model (Global HQ + Territories) may cause IP, royalty, or governance conflicts.	<ul style="list-style-type: none"> • Clear shareholder agreements with reserved matters and IP clauses. • Quarterly governance board reviews. 	<ul style="list-style-type: none"> • Arbitration clause for disputes. • Engage external legal counsel for compliance updates per territory.
6. Financial	Cash flow pressure due to	• Maintain 3–6	• Introduce revenue-based

Liquidity Risk	uneven revenue inflows (royalties, subscriptions, exits).	months operating reserves. • Stage funding rounds (Seed → Bridge → Series A).	finance or credit facilities. • Delay discretionary CAPEX if under liquidity stress.
7. Brand Awareness & Positioning Risk	Difficulty building trust as a new player in the SaaS / consulting hybrid space.	• Launch PR campaigns featuring early success (Pretty Dress Company). • Leverage LinkedIn, mini-documentaries, and media partnerships.	• Collaborate with influencer consultants and SME associations. • Increase CSR storytelling through LoveMy Charity.
8. Economic Downturn Risk	SME clients may reduce discretionary consulting or SaaS spending during recessions.	• Offer lower-cost tiers or fractional “light” plans. • Focus on turnaround and cost-saving projects (recession-resilient).	• Diversify revenue to investors, lenders, and government programs. • Increase charity-backed PR to sustain visibility.
9. Data Accuracy & Integrity Risk	Inaccurate SME data (via APIs or manual input) could affect valuations or investor trust.	• Build automated data validation layer with anomaly detection. • Regular cross-checks of financial metrics.	• Manual audit of flagged profiles quarterly. • Suspend live valuations if anomalies exceed threshold.
10. Partner & Recruitment API Risk	Over-dependence on 3rd-party recruitment partners (e.g., Source Coders, Stealth Startup).	• Diversify recruitment integrations (at least 3–5 partners). • Build internal candidate acquisition funnel.	• Implement API redundancy & backup feeds. • Renegotiate terms if performance or uptime drops.
11. Scaling & Operational Control Risk	Rapid multi-territory expansion could strain quality and consistency.	• Define global “Quality Playbook” and standard KPIs. • Appoint regional NEDs for oversight.	• Quarterly audits & corrective training through LoveMy Academy. • Freeze expansion if territory fails quality threshold.
12. Technology Obsolescence Risk	Emerging AI/SaaS competitors could surpass platform innovation.	• Maintain active R&D roadmap (AI matching, live valuations). • Annual platform redesign cycle.	• Partner with emerging AI/tech startups. • License or acquire complementary tools.
13. Reputational & Ethical Risk	Misconduct by consultants, clients, or partners may harm brand.	• Enforce strict Code of Conduct & digital footprint screening. • Integrate ethics	• Crisis communication plan & media response protocol. • Immediate suspension

		clause in all contracts.	pending investigation.
14. Investor Confidence Risk	Slow traction or governance issues could reduce investor interest.	<ul style="list-style-type: none"> • Maintain transparent reporting (dashboards, financial updates). • Showcase KPIs and early case studies quarterly. 	<ul style="list-style-type: none"> • Offer hybrid equity + royalty investment options. • Engage advisors to rebuild confidence if needed.
15. Dependency on Key People Risk	Over-reliance on founder or small leadership group (John Alston, CTO, CIO).	<ul style="list-style-type: none"> • Define clear succession & delegation plan. • Implement shared leadership and equity vesting. 	<ul style="list-style-type: none"> • Appoint interim executives or external advisors if leadership gap occurs. • Document all processes in governance handbook.

4.3. Business Canvas

Key Partners

- AI recruitment partners (Source Coders, Stealth Startup)
- Factotum (CFO & governance partner)
- Platform tech providers (AWS, HubSpot, Xero, Shopify, GA4, Stripe)
- Media & PR collaborators (mini-documentary / LinkedIn content creators)
- Charity & CSR sponsors (“A Hand Up the Ladder” initiative)
- NED advisors and investors across territories

Key Activities

- Develop and maintain LoveMy SaaS + Live Valuation Platform
- Recruit, vet, and manage fractional C-suite consultants
- Deliver Grow & Exit projects for SMEs (e.g., Pretty Dress Company)
- Manage client-consultant transactions & payments
- Collect, analyse & monetise SME operational data
- Scale territories (e.g., Style UK → Build UK → Tech UK)
- Operate LoveMy Charity & publish public impact reports

Key Resources

- Proprietary technology & IP (Live Valuation Engine + AI Matching)
- Consultant and SME network (supply & demand base)
- Brand reputation and media content (LinkedIn, YouTube)
- Governance structure (LoveMy Global + Territories)
- Expert leadership team (CEO, CTO, CFO, CIO, NEDs, CPO, COO, CMO)
- Recruitment API partnerships for scaling onboarding

Customer Relationships

- Dedicated Client Success Managers for each SME
- Consultant Service Managers for talent support
- Data-driven client dashboards & progress tracking

- Loyalty incentives for recurring clients & top-rated consultants
- Transparent reporting & reviews for all engagements
- Charity connection for brand trust & social engagement

Value Proposition

- **For SMEs:** Access top 1% C-suite talent by the hour; data-driven growth + exit strategy.
- **For Consultants:** Steady, high-value fractional work with equity upside.
- **For Investors:** Live deal flow, verified KPIs, and dynamic SME valuations.
- **For Partners:** Monetise idle databases via API; earn commissions seamlessly.
- **For Society:** Inclusive entrepreneurship via LoveMy Charity - "From Benefits to Boardroom."

Channels

- LinkedIn, YouTube, Meta ads (PR + storytelling)
- Recruitment partner APIs (consultant supply + client onboarding)
- Investor Marketplace portal
- LoveMy Live Valuation dashboard
- Networking events & webinars (LoveMy Global Summit)
- Referrals from consultants, partners & charity ecosystem

Customer Segments

- SMEs (£1-20m turnover) across fashion, construction, tech, food, health, and finance sectors
- Fractional consultants & executives (CFOs, CMOs, COOs, CTOs)
- Investors & lenders (seeking verified SME data)
- Strategic partners (recruitment firms, SaaS tools)
- CSR sponsors & donors supporting LoveMy Charity

Cost Structure

- Platform development & maintenance (SaaS, API integrations)
- Consultant payouts & commissions
- Marketing & PR (10-12% of revenue benchmark)
- Recruitment & onboarding costs
- Governance, compliance & legal fees
- Charity operations & community programs
- Data hosting, analytics & cloud infrastructure

Revenue Streams

- SaaS subscriptions (SMEs, consultants, investors)
- Transaction fees (contracts, invoices, payments)
- Equity success fees from SME exits (10-20% incentive pools)
- Royalties from territories (20% of billings to LoveMy Global)
- Data monetisation & insights for investors / banks / PE
- Training & certification (LoveMy Academy)
- CSR sponsorships & donations

4.4. Target Customers

Customer Type	Total UK Market / Baseline	Targetable Segment	Justification / Notes
SMEs (business clients)	~ 5.5 million SMEs in UK (99% of UK businesses) ¹¹	20,000 – 50,000 SMEs	We will focus on SMEs with turnover £1–20 m in sectors (fashion, health, tech, etc.), i.e. ~0.4–0.9% of total SME base.
Consultants / Fractional executives	~ 63,000 consulting professionals in UK (industry) ¹²	2,000 – 5,000 consultants	We will recruit those willing to work fractionally, in our target verticals. That's ~3–8% of the total consulting pool.
Investors / Data buyers	Numerous angels, private equity firms, lenders — but fewer in number	200 – 500 investors / data clients	Only a subset will pay for live SME deal flow and premium data subscriptions.

¹¹ <https://www.gov.uk/government/statistics/business-population-estimates-2024/business-population-estimates-for-the-uk-and-regions-2024-statistical-release>

¹² <https://www.consultancy.uk/consulting-industry/united-kingdom>

5. MARKETING PLAN

5.1. Market Analysis

UK Consulting / Management Consulting Market

- The UK consulting market (management / advisory) has nearly doubled since 2018, growing from ~£10.56 bn to ~£20.4 bn in 2023.¹³
- The Management Consultants industry in the UK is projected to be worth **£79.0 bn in 2025** (broader consulting definition) per IBISWorld.¹⁴
- SourceGlobal data suggests the UK consulting industry shrank in recent period but is expected to rebound toward ~£16 bn in 2025.¹⁵
- The UK strategy consulting segment is projected to grow at ~5.7% CAGR from 2025 to 2035.¹⁶

UK Data / Analytics Market

- The UK data analytics market was valued around **USD 3.5 bn** in 2024 and forecast to grow to ~USD 25.3 bn by 2033 (CAGR ≈ 19.67%)¹⁷
- The UK “data-driven” economy is a high priority area per government policy¹⁸

Fractional Leadership / Executives Trend

- The fractional leadership model is increasingly adopted – businesses are turning to part-time C-level roles instead of full-time hires¹⁹
- The global pool of fractional executives is estimated in the hundreds of thousands, implying scalable supply opportunity²⁰

Growth Trends & Key Drivers

Trend	Description / Evidence	Implication for Us
Consulting Growth & Resilience	Despite periodic downturns, consulting is expected to grow ~5–6% annually. The MCA forecasts 6.4% growth next 12 months, 8.7% in 2026.	We should aim to ride that tailwind by positioning as a hybrid consultancy + platform.
Digital Transformation & Data Demand	Businesses invest more in data, AI, analytics, digital operations — fueling demand for data-driven advisory.	Our platform & live valuation + data tools align strongly with this trend.
Fractional Model Adoption	Growing acceptance of part-time, flexible C-suite roles, especially in	Our model of fractional executives is timely and

¹³ <https://www.mca.org.uk/press-releases/uk-consulting-sector-nearly-doubles-in-five-years-with-growth-of-11-in-2023-and-strong-export-demand>

¹⁴ <https://www.ibisworld.com/united-kingdom/market-size/management-consultants/3910>

¹⁵ <https://www.consultancy.uk/news/39691/uks-149-billion-consulting-industry-sees-revenues-shrink>

¹⁶ <https://www.marketresearchfuture.com/reports/uk-strategy-consulting-market-43880>

¹⁷ <https://www.imarcgroup.com/uk-data-analytics-market>

¹⁸ <https://www.gov.uk/government/publications/the-uk-data-driven-market/the-uk-data-driven-market>

¹⁹ <https://www.grant-graham.co.uk/en/grant-and-graham-blog/why-fractional-is-the-future-the-c-level-strategy-driving-fast-growth-in-2025>



²⁰ <https://www.vendux.org/blog/the-growing-phenomenon-of-fractional-executives-by-the-numbers>




	SME sector.	can capture this emerging demand.
Consultancy Market Saturation & Competition	Many small consultancies see increasing competition and margin pressures.	We must differentiate via data and governance, not just “consulting services.”
Macro & Budget Pressures	In tighter economies, SMEs may cut discretionary spend, pushing consult and SaaS budgets.	We must emphasize ROI, flexible pricing, and cost-saving consulting packages.

What It Means *For Us*

- **Large Total Addressable Market (TAM):** The consulting + data + advisory space in the UK is a multi-billion-pound domain. We only need to capture a tiny share to hit meaningful revenue.
- **Positioning Leverage:** Because many consulting firms are traditional and service-only, combining them with a **live data-backed platform** gives us a competitive differentiator.
- **Early Advantage Opportunity:** The fractional C-suite model is still emergent – being early allows us to capture “first mover” credibility in the space.
- **Revenue Diversification:** The strong growth in the data and analytics market ensures that our data licensing / platform revenue can scale independently of pure consulting cycles.
- **Risk Mitigation:** In economic slowdowns, having hybrid revenue (SaaS + consulting + data) helps buffer against purely consulting firms’ vulnerability.
- **Scalable Expansion:** The trends support replicating the model in new verticals (Health, Tech, Food) or geographies, because consulting and data needs are universal.

5.2. TAM/SAM/SOM

Customer Type	Profile	Pricing Model (Annual)	Total UK Market / Baseline	Targetable Segment (SAM)	Short-Term Reach (SOM, 3-5 yrs)	Justification / Notes
 SMEs (business clients)	Use the platform for hiring fractional execs, data dashboards, and growth tracking.	• SaaS Subscription: £1,800/yr • Platform Fee: £4,800/yr • Investment Fee (avg): £3,300/yr ≈ £9,900/yr per SME	~5.5 million SMEs in the UK	20,000 – 50,000 target vertical SMEs (0.4–0.9% of total)	2,000 SMEs (~10% of SAM)	Focus on SMEs with £1–20 m turnover in sectors like fashion, tech, health, food, and finance. Early traction via LoveMy Style UK.
 Consultants / Fractional	Use LoveMy to find work,	• SaaS Workspace: £1,800/yr •	~63,000 consulting professionals	2,000 – 5,000 high-quality	400 consultants (~8% of	Target experienced fractional C-

Executives	manage projects, and receive payment.	Platform Margin: £5,000/yr • Accreditation Fee: £200/yr ≈ £7,000/yr per consultant	in the UK	consultants (3–8% of total)	SAM)	suite leaders in relevant industries; onboard via API recruitment partners.
 Investors / Data Buyers	Pay for access to SME valuations, metrics, and deal flow.	• Data Subscription: £10,000/yr • Deal Access: £10,000/yr • Transaction Fees: £5,000/yr ≈ £25,000/yr per investor	~5,000 active UK investors & lenders	200 – 500 investors (focused on SME investments)	100 investors (~20% of SAM)	Includes angels, VCs, PE firms, and SME lenders looking for live data and deal validation.
 Partners (Recruitment / Licensing)	Integrate databases and share revenue through APIs.	• Commission: £5,000/yr • Royalty: £5,000/yr • Integration Fee: £2,000/yr ≈ £12,000/yr per partner	~2,000 UK recruitment and SaaS integration firms	100 – 200 potential strategic partners	25 partners (~20% of SAM)	Start with Steve South's network, expand to other sector-specific recruitment & SaaS partners.
 CSR Sponsors	Back LoveMy Charity and mentorship programs.	• Sponsorship Fee: £5,000/yr	~20,000 UK mid-large businesses with CSR budgets	100 – 300 aligned CSR sponsors	30 sponsors (~10% of SAM)	Engage through charity impact campaigns and corporate partnerships.

Customer Type	ARPC (£)	TAM (£)	SAM (£)	SOM (£)
SMEs	9,900	$5,500,000 \times 9,900 =$ £54.45 B	$50,000 \times 9,900 =$ £495 M	$2,000 \times 9,900 =$ £19.8 M
Consultants	7,000	$63,000 \times 7,000 =$ £441 M	$5,000 \times 7,000 =$ £35 M	$400 \times 7,000 =$ £2.8 M
Investors	25,000	$5,000 \times 25,000 =$ £125 M	$500 \times 25,000 =$ £12.5 M	$100 \times 25,000 =$ £2.5 M
Partners	12,000	$2,000 \times 12,000 =$ £24 M	$200 \times 12,000 =$ £2.4 M	$25 \times 12,000 =$ £0.3 M
CSR Sponsors	5,000	$20,000 \times 5,000 =$ £100 M	$300 \times 5,000 =$ £1.5 M	$30 \times 5,000 =$ £0.15 M

Stage	Market Value (£)	Meaning for Us
TAM (Total Addressable Market)	£55.14 B	Entire theoretical market across all UK customers.
SAM (Serviceable Available Market)	£546.4 M	Market we can realistically serve given sectors and capacity in 3 years.
SOM (Serviceable Obtainable Market)	£25.55 M	Realistic 3–5 year revenue target with modest adoption (pilot + scale).

Meaning for Us

- **Massive headroom for growth:** Capturing even **0.05% of UK SMEs** yields nearly £20 M in annual recurring revenue.
- **Network multiplier effect:** Each SME drives multiple consultants and recurring platform activity.
- **High-value data opportunity:** 200+ investors and partners create recurring B2B subscriptions and transaction fees.
- **Balanced revenue mix:** ~80% recurring SaaS / marketplace, ~20% one-off or variable revenue (exits, investments).
- **Scalable internationally:** Once validated in the UK, same TAM logic applies across the EU and US markets (10-15× UK size).

5.3. Competitor Analysis

Competitor	Core Offering / Model	Strengths / What They Do Well	Weaknesses / Gaps	What We Must Do Differently / Better
Upwork	Global freelance marketplace connecting clients and freelancers	Large supply pool, brand recognition, robust payments & escrow mechanisms	Low barrier to entry → variable quality; high competition drives rates down; less domain specialization	We must vet and curate high-quality fractional execs, maintain domain verticals, and offer governance & consistency
Toptal	Premium network of top-tier freelancers / executives	High-quality vetting, brand prestige, premium pricing	Very selective, limited scale, low supply of fractional generalists	We combine vetting with scalability, offer flexible fractional roles rather than full-time only
Beauhurst / Crunchbase	Private company / investment / data intelligence platforms	Deep UK private company data, investment tracking, analytics tools	Focused on data, not execution / consultancy; sometimes limited completeness or update lag	We integrate execution (consulting + platform) with live data, giving clients direct leveraging rather than just insight
PeoplePerHour / Freelancer.com	Broader freelance marketplaces (UK & global)	Strong in volume, many categories, low pricing – accessible for small tasks	Not structured for fractional C-suite work, weaker vetting, lower trust in high-stakes consulting roles	We focus on higher value, better vetting, alignment, and outcome accountability
Niche Boutique Consultancies / Advisory Firms	Domain-specific consulting in fashion, health, etc.	Deep domain experience, reputation, client relationships	High cost, limited scalability, manual delivery	We combine domain insight + platform scale, making fractional access more affordable and repeatable
Data / Analytics Providers (e.g. D&B Hoovers, alternative to Beauhurst)	Business & credit data, firmographics, financial data	Strong data coverage, integrations, established client base	Often generic, lacking real-time operational or performance data, no execution layer	We fuse data + execution + advisory feedback loops, turning insights directly into action

5.4. Competitive Positioning

Dimension	What We Offer / Emphasize	Why It Matters vs Competitors
Quality & Vetting	Rigorous screening, ongoing performance audits, share-option incentives	We'll outperform freelance marketplaces like Upwork in trust and reliability.
Domain & Vertical Focus	Sector-specific expertise (Style, Health, Tech, etc.)	Specialty gives us credibility and "smart context" over generalist platforms.
Data + Execution Integration	Live KPI dashboards, valuation engine + fractional C-suite delivery	More powerful than "advice only" firms — we turn insight into action.
Fractional + Scalable Model	Hire C-level talent by hour / day + platform support	Lower cost base and higher flexibility than traditional full-time hires.
Outcomes & Alignments	Equity success fees, shared upside, performance tracking	Unlike pure SaaS, we share risk and reward — building partnership with clients.
Platform & Marketplace	Consultant-SME matching, transactions & governance built in	More seamless than consultancies and more controlled than gig platforms.

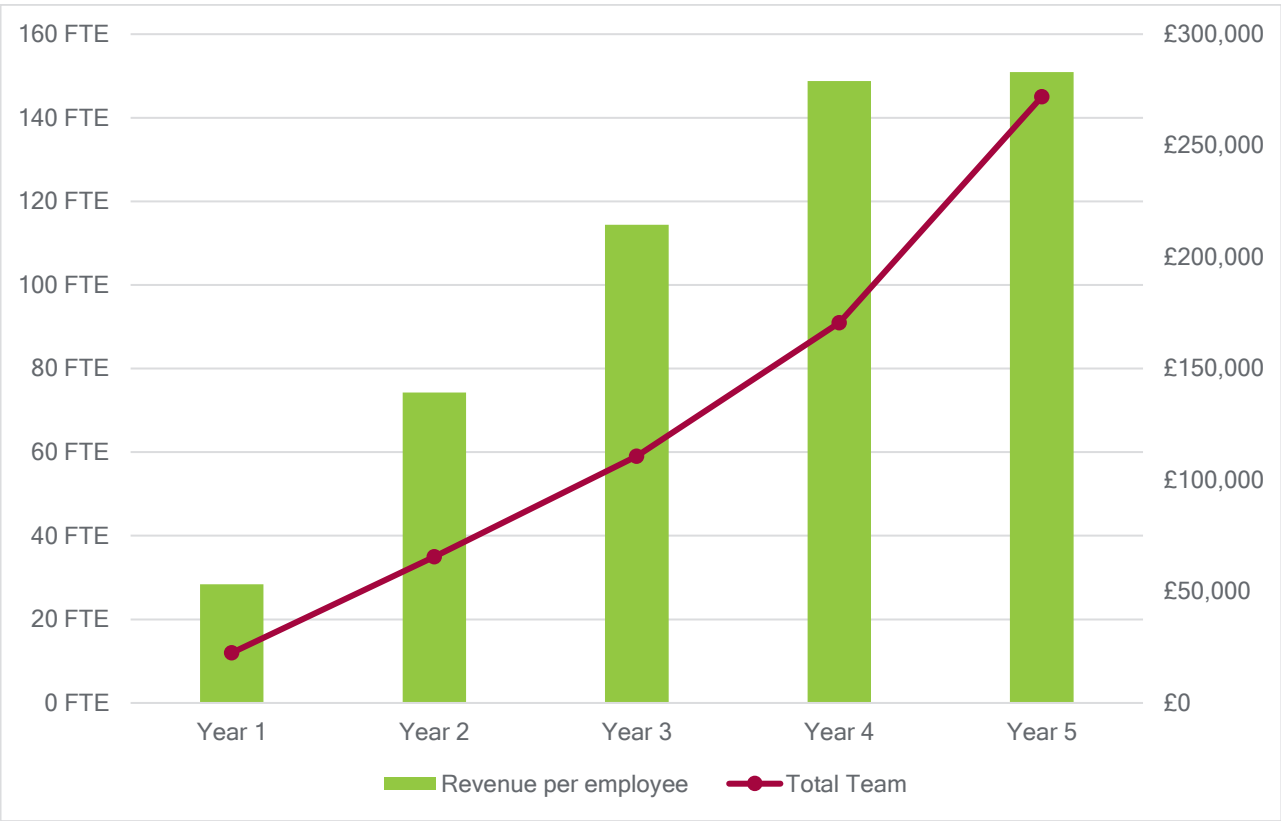
5.5. Marketing Channels & Key Activities

- **Content Marketing / Thought Leadership**
Blog posts, whitepapers, case studies, long articles that establish authority and SEO traction.
- **Search Engine Optimization (SEO)**
Organic search – targeting keywords relevant to fractional C-suite, SME consulting, live valuations.
- **Pay-Per-Click (PPC) / SEM & Paid Ads**
Google Ads, LinkedIn Ads, retargeting campaigns to drive lead generation.
- **Email Marketing & Nurture Campaigns**
Newsletters, sequence campaigns, drip emails for leads to progress through funnel (awareness → engagement → conversion).
- **Account-Based Marketing (ABM)**
Target specific high-value SMEs or investor accounts with personalized outreach & campaigns.
- **Referral & Partner Marketing**
Incentivise existing clients, consultants or partners to refer new users. Build partner alliances for cross-referrals.

- **Events, Conferences & Speaking Engagements**
Industry events, panels, webinars, workshops to showcase expertise and network with potential clients/consultants.
- **Webinars & Online Workshops**
Educational sessions showcasing how fractional C-suite + data works, live demonstrations, Q&A.
- **Social Media (LinkedIn, Twitter, Instagram)**
Especially LinkedIn for B2B networking, thought leadership posts, case study promotions.
- **Public Relations & Media Outreach**
Press releases, interview placements, industry publications, podcasts to build credibility.
- **Video & Short-Form Content**
Demos, testimonial videos, mini documentaries of client turnarounds to engage visually.
- **Community Building & Forums**
Nurture a community of SME founders, consultants, investor roundtables, peer groups.
- **Conversion Rate Optimization (CRO)**
Optimize landing pages, messaging, forms, UX to improve lead-to-customer conversion.
- **Direct Outreach / Cold Outreach**
Targeted LinkedIn + email + calls to high-value leads (prospecting). (Often part of early traction).
- **Display & Remarketing Advertising**
Banner ads, retargeting past visitors across platforms to stay top-of-mind.

6. RESOURCES & FINANCIALS

6.1. Team Growth



Year 1 - Foundation & Proof of Concept (12 FTE)

Goal: Validate the business model through the pilot (LoveMy Style UK + PDC project).

Focus: Leadership, minimal viable team, and lean development.

- **Executive Team (4 FTE):** Founders + core functional heads (CEO, CTO, CFO, COO).
- **Developers (2 FTE):** MVP build and platform integrations.
- **Product / Ops / Sales (6 FTE):** Handle PDC project and consultant onboarding.

Outcome: Operational validation, first revenue, and proof of demand.

Year 2 - Productisation & Market Entry (35 FTE)

Goal: Turn the MVP into a functional SaaS + marketplace platform.

Focus: Building systems and onboarding early clients/consultants.

- **Inhouse Developers (6 FTE):** Expand platform capability (dashboards, payments, analytics).
- **Product Owners (5 FTE):** Formalise service blueprints across verticals.
- **Sales & Account Managers (12 FTE total):** Drive client acquisition and consultant support.

Outcome: Scalable product ready for commercial rollout and investor interest.

Year 3 - Acceleration & Vertical Expansion (59 FTE)

Goal: Operate across multiple verticals (e.g. Style, Tech, Food).

Focus: Strengthen delivery, client retention, and partner integrations.

- **Developers (12 FTE):** Build marketplace modules (Live Valuation, AI Matching).
 - **Sales / Client Team (15 FTE):** Handle larger client base and sector-specific campaigns.
 - **Account & Ops Managers (14 FTE):** Support growing client-consultant base.
- Outcome:** £12-15M revenue range, repeatable operations, and data-driven growth model.

Year 4 - Scale & Globalisation (91 FTE)

Goal: Launch new territories (e.g., EU, ME, US) and monetise data streams.

Focus: Centralised governance, multi-market support, and enterprise clients.

- **Developers (18 FTE):** Multi-language, compliance, and data infrastructure.
 - **Operations Managers (15 FTE):** Territory and quality governance.
 - **Sales Team (25 FTE):** Aggressive B2B expansion and investor onboarding.
- Outcome:** Establish LoveMy Global as a category leader with growing ARR.

Year 5 - Consolidation & Leadership (145 FTE)

Goal: Global scale, robust data ecosystem, and category dominance.

Focus: Institutional partnerships, automation, and CSR integration.

- **Product Owners (20 FTE):** Innovate AI-led SME tools and investment analytics.
 - **Developers (25 FTE):** Optimise automation, predictive dashboards, and integrations.
 - **Sales & Account Teams (62 FTE combined):** Retain 2,000+ SMEs and 1,000 consultants.
- Outcome:** Efficient, high-margin operation with £280k revenue per employee – benchmarked to top SaaS & marketplace performers.

Strategic Summary

Focus Area	Strategy	Outcome
Executive Leadership	Scales with territory & governance expansion	Strong oversight & decision speed
Tech & Product	Investment front-loaded (2 → 25 FTE)	Platform scalability & automation
Sales & Account	Expands to manage growing network	Client satisfaction & revenue growth
Operations	Grows for quality control & compliance	Consistency & brand trust
Efficiency	Rising revenue per FTE (£53k → £283k)	High productivity & profitability

6.2. Investment Need

Investment Need Overview

Category	Amount (£)	Purpose
Startup Costs	£210,000	Initial build and brand activation
Working Capital	£814,788	Salaries, marketing, and operations
Contingency	£75,212	Risk buffer for cost overruns / inflation
Total Investment Required	£1,100,000	Seed + early growth phase (2 years)

Startup Costs - £210,000

These are one-off setup costs required to build the platform, brand, and market presence.

Item	Budget (£)	Strategic Purpose
Branding & Visual Identity	£50,000	Create a premium, trustworthy brand identity that can scale across sectors and territories.
Initial Discounts / Marketing Launch	£10,000	Kickstart client and consultant acquisition through promotional offers and PR campaigns.
Platform Development (MVP + Core Modules)	£150,000	Build LoveMy platform: live valuation engine, consultant marketplace, payments, dashboards.
Total	£210,000	Foundation for scalable tech and brand credibility.

Strategic Rationale: These upfront costs deliver **proof of product and brand credibility** – essential for early client trust and investor validation.

Working Capital - £814,788

This fuels **operational momentum**, allowing the business to grow its consultant and client base while maintaining high service quality.

Component	Purpose	Example Use
Salaries & Staff	Hire and retain 12–35 FTE over two years (founding execs, devs, sales).	£450K–£500K across 24 months.
Marketing & Business Development	Multi-channel campaigns, PR, content creation, lead generation.	£150K–£200K
Operational Overheads	Office tools, legal, accounting, and hosting costs.	£100K–£150K
Platform Maintenance / Enhancements	Ongoing development, AI and API integrations.	£75K–£100K

Strategic Rationale: This ensures LoveMy can **sustain operations until breakeven**, maintain service standards, and demonstrate traction before raising the next round.

Contingency - £75,212

- **Purpose:** 7% buffer to absorb unexpected cost escalations, inflation, or tech delays.
- **Strategic Role:** Ensures investor confidence and operational resilience in early growth.

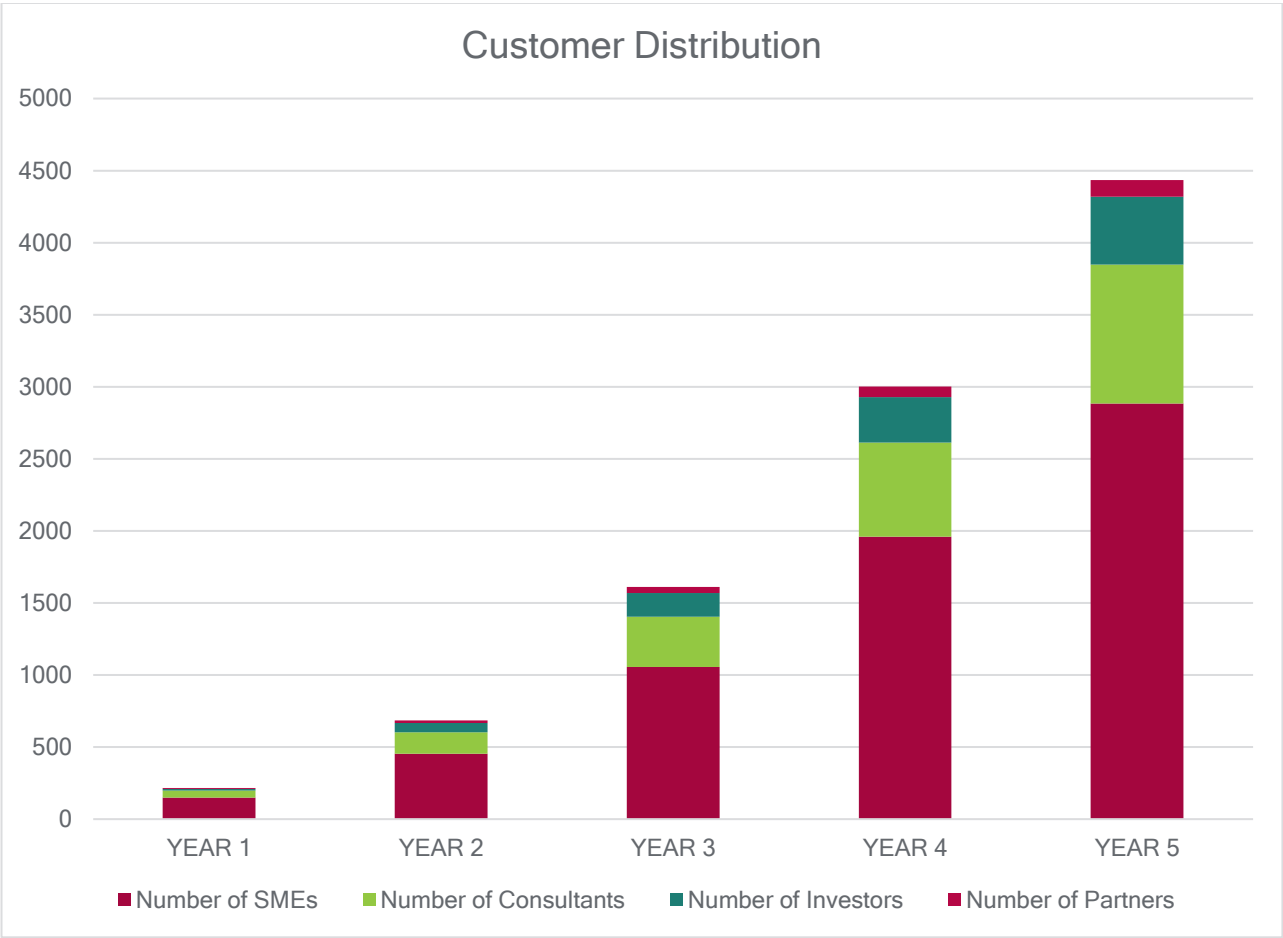
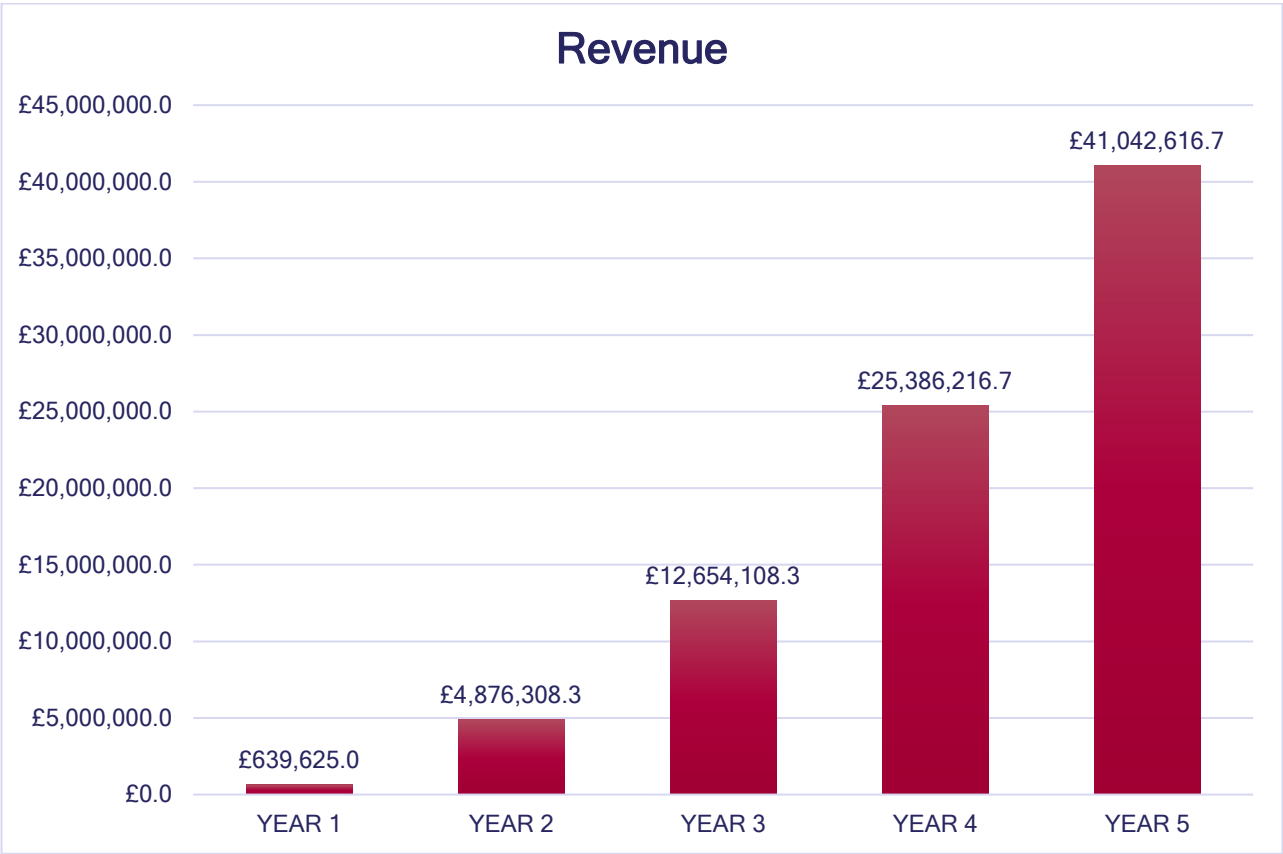
Investment Phasing

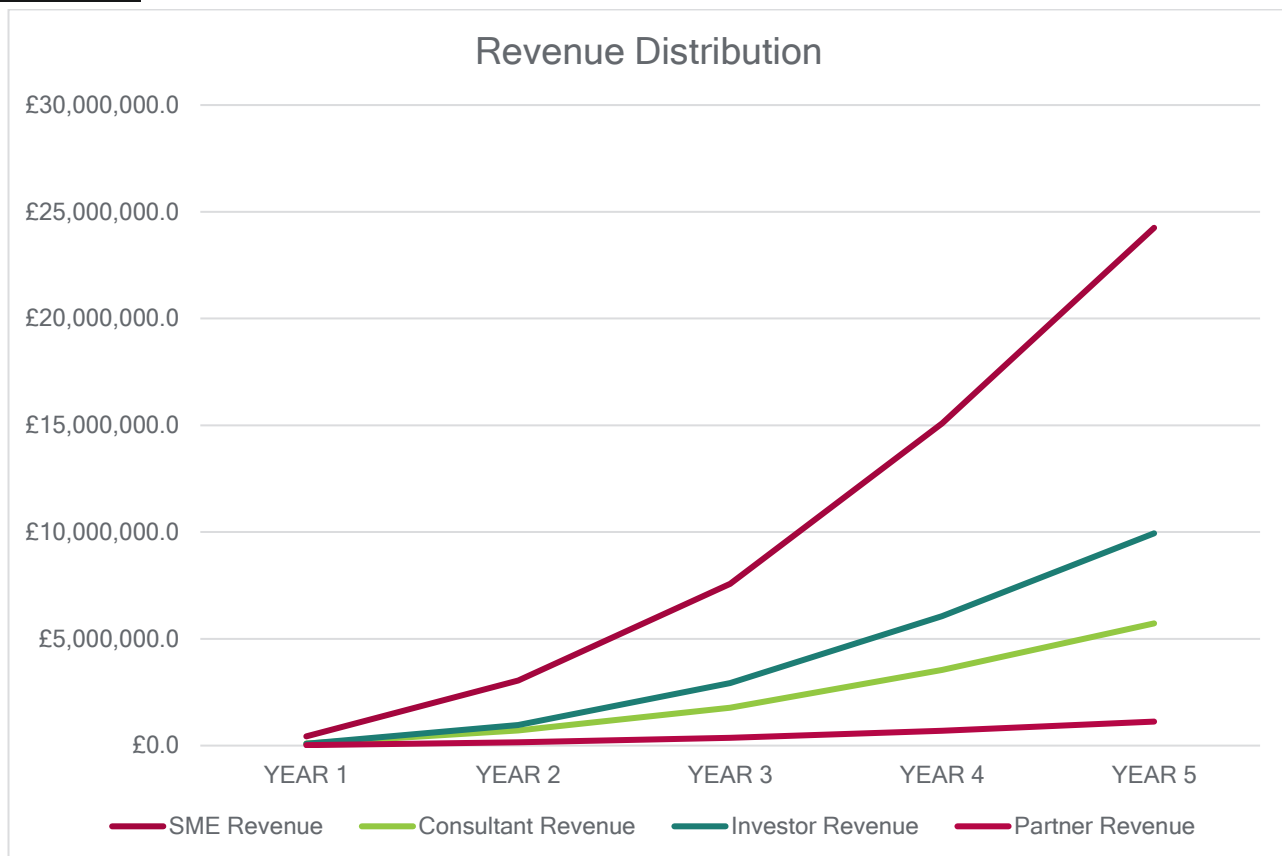
Year	Investment (£)	Strategic Milestone
Year 1 – Launch & Validation	£750,000	Platform completion, team recruitment, launch of LoveMy Style UK & PDC pilot.
Year 2 – Scale & Data Monetisation	£350,000	Roll out marketplace modules, recruit more consultants, begin Live Valuation and investor marketplace monetisation.

Strategic Outcome

Focus Area	Investment Impact
Technology & Platform	Build proprietary SaaS + marketplace with recurring capability.
Human Capital	Hire high-impact team to operate at startup speed and consulting quality.
Brand & Awareness	Create visibility in UK market through PR, digital, and events.
Validation & Proof	Deliver measurable case studies (e.g., PDC) that de-risk future fundraising.
Scalability	Build operational base to expand across sectors and territories by Year 3.

6.3. Revenue Growth





Model Structure – Recurring + Scalable + Diversified

The LoveMy Global revenue engine combines **SaaS subscriptions, transaction fees, and data monetisation**, which means every new SME or consultant added generates *recurring, compounding revenue*.

Each customer group contributes predictably:

- **SMEs (60-65%)** – SaaS & platform fees (sticky recurring income).
- **Consultants (15-20%)** – margin and workspace subscriptions.
- **Investors (15-20%)** – high-value data & deal access subscriptions.
- **Partners (3-5%)** – API integrations & royalties (low churn, stable).

This blend ensures balance between **volume (SMEs)** and **premium pricing (Investors)**.

Year-by-Year Growth Logic

Year	Strategic Focus	Customer Growth Driver	Revenue Catalyst
Year 1 — Validation (£0.64M)	MVP, first vertical (LoveMy Style UK), PDC proof case.	150 SMEs, 48 consultants.	First paid clients and SME data integrations create platform credibility.
Year 2 — Scale (£4.9M)	Platform maturity, recruitment APIs, 3 more vertical pilots.	454 SMEs, 149 consultants.	Word-of-mouth + API pipeline from recruitment partners accelerates signups.
Year 3 — Network Effects (£12.6M)	Marketplace liquidity achieved, investor onboarding.	1,055 SMEs, 349 consultants.	“LoveMy Live Valuation” & data monetisation launch expands revenue sources.
Year 4 — Territory Expansion (£25.4M)	Launch 3–5 new LoveMy verticals (Food, Tech, Health).	1,959 SMEs, 653 consultants.	Network flywheel — each vertical self-reinforces consultant and SME growth.
Year 5 — Category Leadership (£41M)	Global scaling (EU, ME, US).	2,885 SMEs, 964 consultants.	Investor marketplace + data insights licensing drive high-margin revenue.

Viability Drivers

Recurring Revenue Model

- 80% of SME and consultant fees are subscription or platform-based.
- Investors and partners renew annually.
- Retention rate expected at 85%+, leading to **compounding revenue growth**.

Scalable Cost Structure

- Tech platform + automation = low marginal cost per additional user.
- Gross margin can exceed 60% by Year 3 (SaaS economics).

Strong Market Fit

- Over 5.5M UK SMEs – even **0.05% market capture = £20M+** revenue.
- Growing demand for **fractional executive talent** post-COVID.
- Increasing appetite for **data-led SME investment** among private funds.

Cross-Sector Expansion

- Each new “LoveMy” vertical reuses the same tech + governance stack.
- Incremental setup cost per vertical drops by ~60% after Year 2.

Partner-Driven Growth

- Recruitment APIs continuously feed new consultants and clients.
- Creates *self-sustaining network effects* – reducing CAC (acquisition cost).

Growth Validation – Ratios & Efficiency

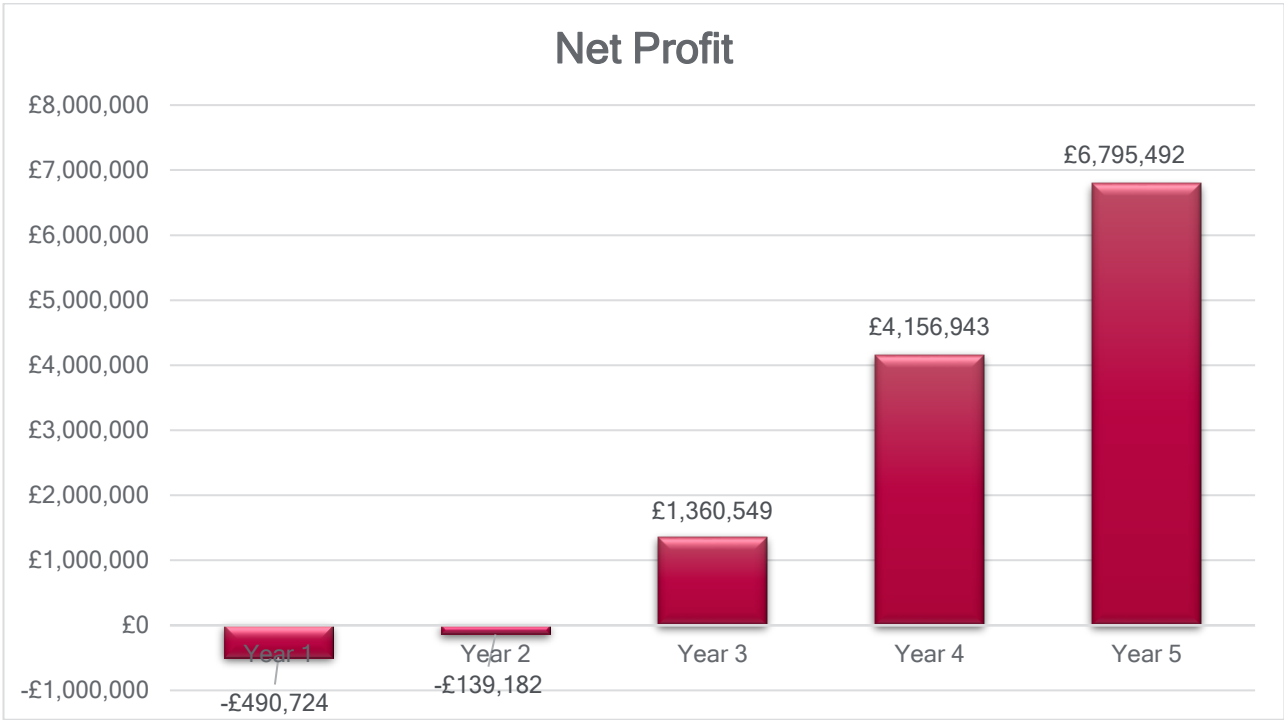
Metric	Year 1	Year 5	Comment
Revenue Growth Rate (YoY)	—	60–80% CAGR	Consistent compounding growth.
Revenue per FTE	£53K → £283K	Matches leading SaaS efficiency levels.	
Gross Margin Potential	40% → 65%	Scale efficiencies and automation.	

In Summary: Why It's Viable

- **Recurring + Compounding Model** - predictable, SaaS-style income base.
- **High LTV:CAC Ratio** - low churn, strong referral effects, partner channels.
- **Diversified Segments** - revenue not dependent on one customer type.
- **Data Moat** - unique SME dataset creates long-term defensibility.
- **Scalable Infrastructure** - platform and governance can replicate across markets without proportional cost growth.

6.4. Proforma Profit / Loss Table

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	£639,625	£4,876,308	£12,654,108	£25,386,217	£41,042,617
Direct Cost	£121,450	£938,388	£2,452,754	£4,921,038	£7,963,029
Total COGS	£121,450	£938,388	£2,452,754	£4,921,038	£7,963,029
Gross Margin	£518,175	£3,937,921	£10,201,354	£20,465,179	£33,079,588
Gross Margin	81.01%	80.76%	80.62%	80.62%	80.60%
Salaries	£576,000	£2,508,000	£4,488,000	£7,236,000	£11,376,000
Technical Subcontractors	£0	£150,000	£300,000	£600,000	£1,200,000
Marketing Cost	£178,699	£1,322,603	£3,422,609	£6,829,196	£11,087,507
Start-up Cost	£210,000	£0	£0	£0	£0
Telephone and internet	£7,200	£21,000	£35,400	£54,600	£87,000
Insurance	£5,000	£7,500	£12,654	£25,386	£41,043
Accounting and bookkeeping	£2,000	£2,500	£3,125	£3,906	£4,883
Office Rent	£24,000	£48,000	£96,000	£128,000	£150,000
EBITDA	-£484,724	-£121,682	£1,843,566	£5,588,091	£9,133,156
Interest	£0	£0	£0	£0	£0
Depreciation	£6,000	£17,500	£29,500	£45,500	£72,500
Other revenues/expenses	£0	£0	£0	£0	£0
EBT	-£490,724	-£139,182	£1,814,066	£5,542,591	£9,060,656
Taxes	£0	£0	£453,516	£1,385,648	£2,265,164
Net Profit	-£490,724	-£139,182	£1,360,549	£4,156,943	£6,795,492
Net profit Margin %	-76.72%	-2.85%	10.75%	16.37%	16.56%



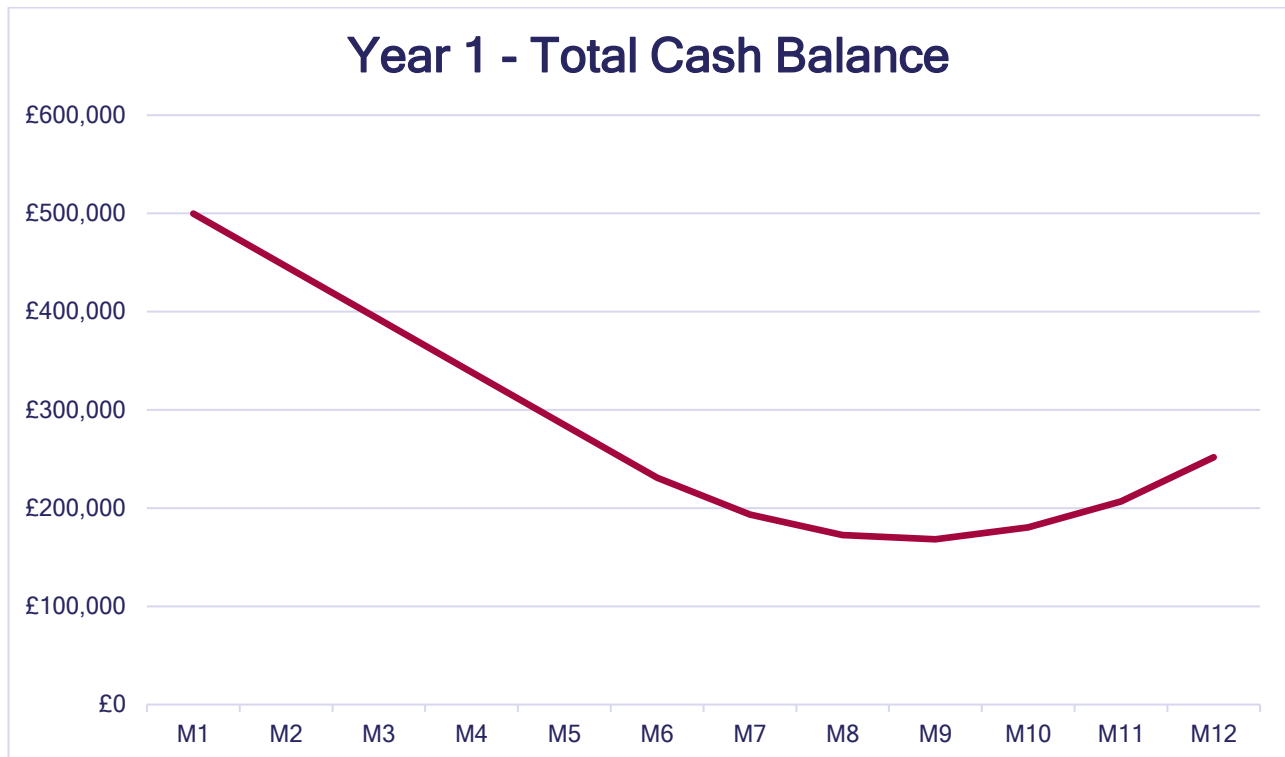
Year 1-2 (Foundation & Validation): The business operates at a planned loss as investment focuses on brand building, platform development, and market entry. Start-up costs (£210k) and early salaries dominate expenditure while revenue remains modest. Despite negative margins (-76% → -3%), the period establishes product-market fit through the launch of LoveMy Style UK and the first consulting network. Gross margin already exceeds 80%, confirming strong unit economics once scale is achieved.

Year 3 (Scale & Efficiency): With traction proven, revenues surge to £12.6 m as customer volumes triple. Operating leverage emerges—fixed costs (tech, governance) stay stable relative to revenue growth—delivering the first **profitable year** (£1.36 m net profit, 10.8% margin). This inflection validates LoveMy’s recurring and transaction revenue blend.

Year 4-5 (Expansion & Maturity): New verticals (Tech, Health, Food) and international territories drive revenues beyond £41 m, while gross margins hold steady at ~81%. Marketing spend grows to support brand dominance, but cost efficiency and automation lift **net profit margins to 16-17%** by Year 5.

Strategically, the model shows **strong scalability**—each new SME, consultant, or investor adds incremental revenue without proportional cost. LoveMy’s data and technology backbone enable recurring income, defensible margins, and predictable cashflow, positioning the company for sustained profitability and valuation uplift (EV/Revenue ≈ 7× by Year 5).

6.5. First Year Cash Flow



The Year 1 cash flow demonstrates **careful capital deployment** and **controlled burn** to ensure the business establishes strong operational foundations while retaining sufficient liquidity for runway and growth.

The company begins with a **£750,000 investment injection (Month 1)**, forming the initial working capital base. This funding supports **platform development, branding, and early operations**, while building financial stability for the first 12 months.

Major cash outflows occur early:

- **Platform development & branding (£210,000)** in Month 1 as part of startup costs.
- **IT and license setup (£30,000)** to enable technical infrastructure.
- **Insurance (£5,000)** and **office rent (£2,000/month)** begin the fixed operational baseline.

From **Month 2 onward**, monthly cash outflow stabilises around **£53,000-£55,000**, driven primarily by:

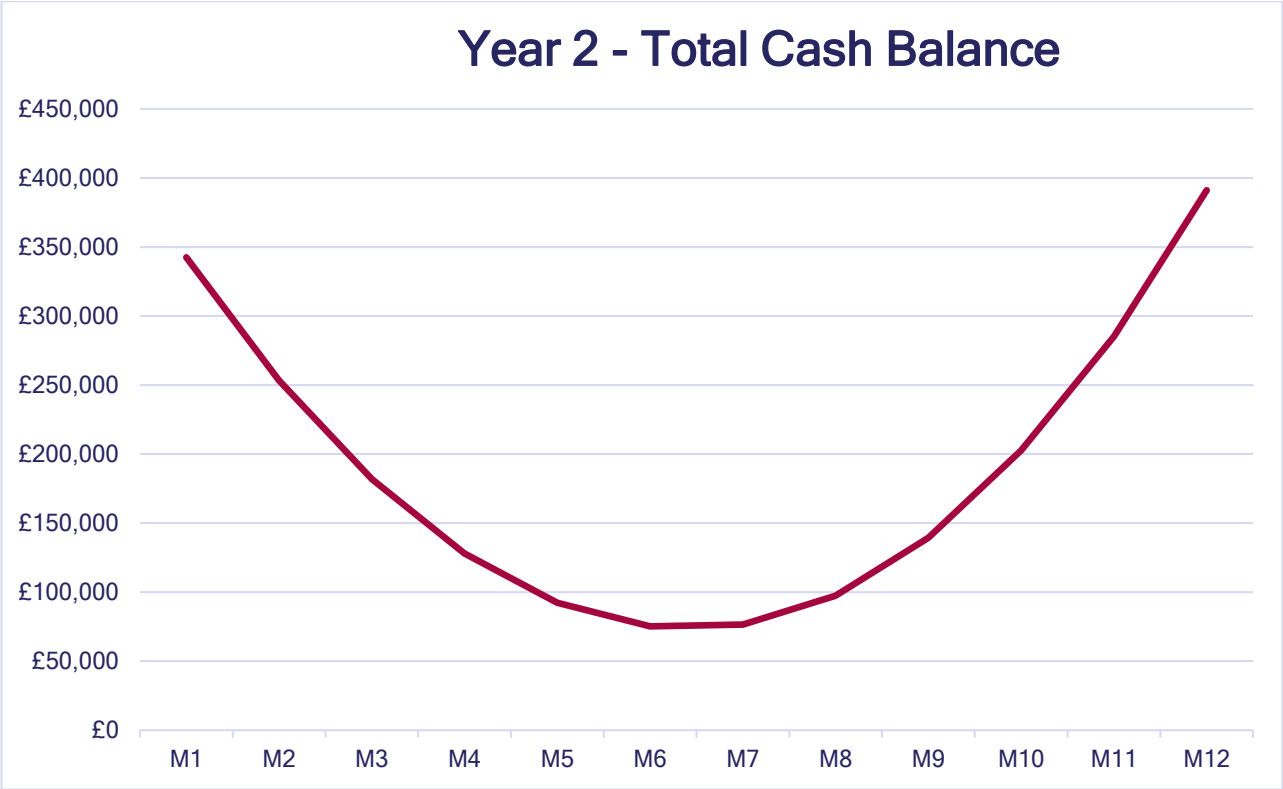
- **Salaries (£48,000/month)** for the core 12-FTE launch team.
 - **Essential administrative expenses** (rent, insurance, and accounting).
- No marketing or direct client acquisition begins until Month 7, aligning with the platform's go-live stage.

From **Month 7**, revenues start flowing – initially modest but growing monthly as SMEs and consultants onboard. Income rises from **£30,000 in Month 7 to £182,000 by Month 12**, reducing monthly deficits and turning positive cash flow by the final quarter.

By **Month 12**, the business closes with a **cash balance of ~£45,000**, validating a **disciplined burn rate** and **efficient runway management**.

Strategically, Year 1 cash flow shows LoveMy Global’s ability to deploy capital responsibly, prove early traction, and maintain liquidity ahead of Year 2 expansion and investor readiness.

6.6. Second Year Cash Flow



Year 2 represents LoveMy Global’s **transition from validation to commercial scale**, driven by accelerating revenues and stable cost control. The company begins the year with **£350,000 in additional investment** and a starting cash position of **£0**, ensuring liquidity for rapid expansion.

Revenue growth becomes the key driver – monthly income rises consistently from **£215,000 in Month 1** to **over £612,000 by Month 12**, reflecting growing adoption among SMEs, consultants, and investors. Cumulative income exceeds £4.8 million, providing strong cash inflows to fund operating activity.

Cash outflows average £350k-£500k per month, primarily composed of:

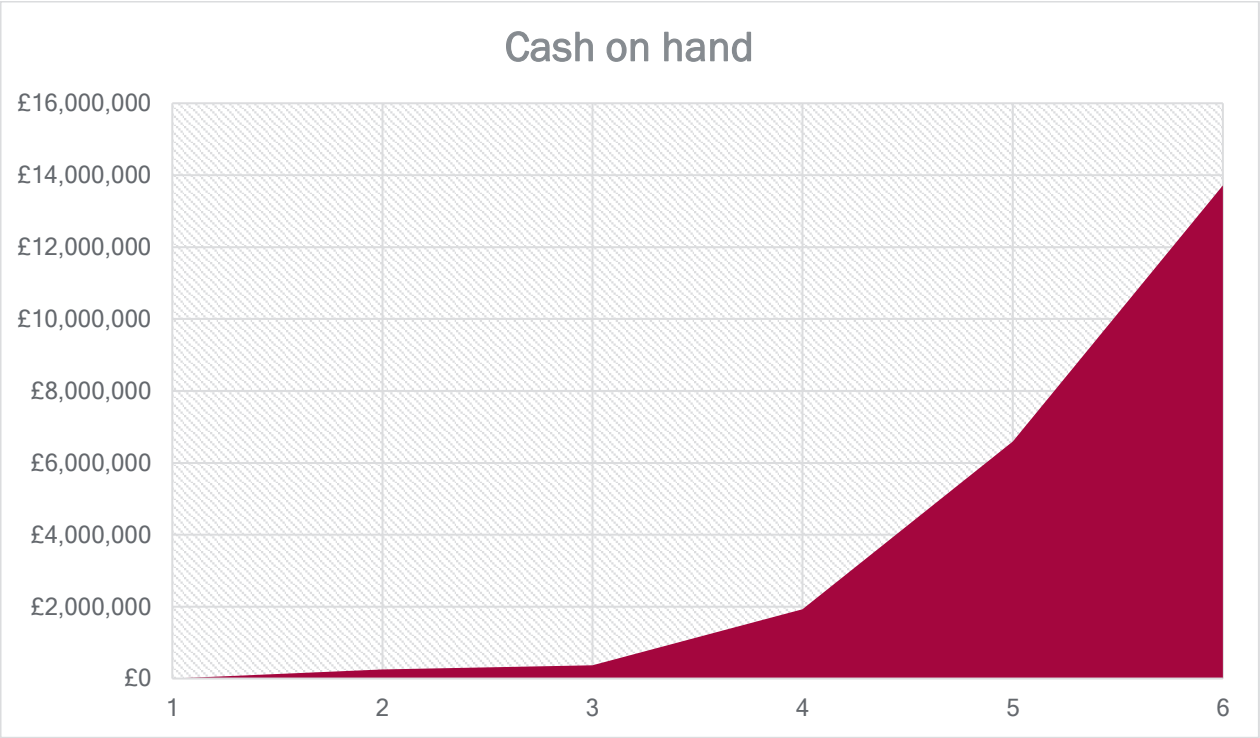
- **Salaries (£209k/month):** Core 35-FTE team covering development, sales, and operations.
- **Marketing (£58k-£165k/month):** Scaling brand presence and sector campaigns across multiple verticals.
- **Direct costs (£40k-£118k/month):** Consultant commissions and transaction-related platform fees.
- **IT & licenses (£57k upfront):** For platform security and scalability upgrades.

Despite higher operational spending, LoveMy Global maintains **positive monthly cash flow** from mid-year onward (Month 7), reflecting the operational breakeven point. By the end of

Month 12, the **total cash balance grows to £391,000**, confirming sustainable growth and efficient capital management.

Strategically, Year 2’s cash flow illustrates a **strong shift from dependency on investment to self-funding through revenue**. The company successfully manages expansion without liquidity stress, validating its model’s scalability and readiness for Year 3 profitability and investor marketplace monetisation.

6.7. 5 – Year Annual Cash Flow



Years 1-2 - Foundation and Stability: Initial cash inflows come primarily from equity investment (£750k in Year 1 and £350k in Year 2), providing the foundation for platform development, marketing, and hiring. Despite early operating losses (-£490k and -£139k before tax), strong cost management limits the cash burn. Working capital is well-controlled through timely accounts payable and salary cycles. By Year 2, the company ends with **£371k in cash**, confirming financial stability before large-scale rollout.

Years 3-4 - Expansion and Profitability: From Year 3 onward, operating cash flows turn positive as revenues scale significantly. Profits before tax grow to £1.8m and £5.5m, while cash generation reaches £1.56m and £4.66m respectively. Modest fixed asset investments (£60k-£80k annually) reflect efficient capital expenditure relative to revenue growth. Taxes begin from Year 4 (£453k), marking the transition to profitability.

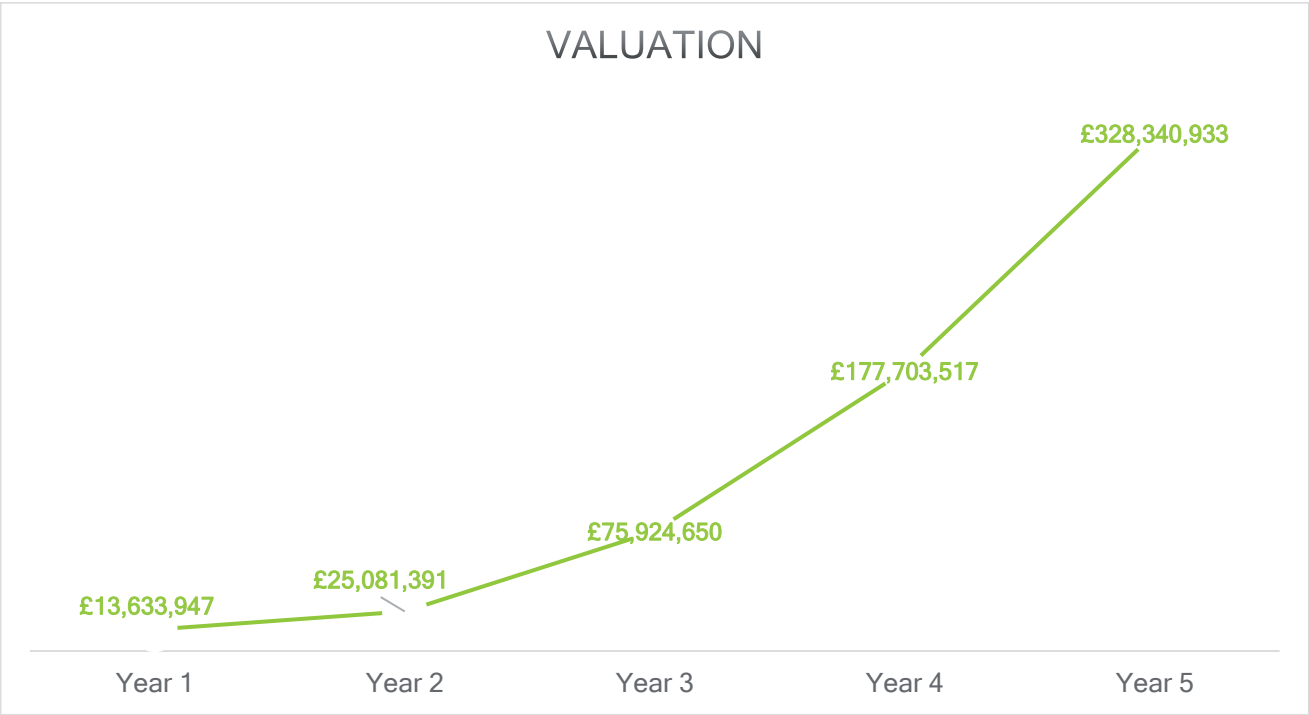
Year 5 - Cash Strength & Growth Capital: By Year 5, LoveMy Global generates £9m pre-tax profit, building a **cash reserve exceeding £13.7m**. This liquidity positions the company for international expansion, data monetisation, and potential M&A activity. Strategically, the model shows **self-sustaining growth** after initial funding – with no external borrowing or interest costs – and a clear path toward reinvestment or dividends by Year 5.

6.8. Balance Sheet

	YEAR 1	YEAR 2	YEAR 3	YEAR 3	YEAR 3
Assets					
Current Asserts					
Cash & Cash Equivalent	£251,656	£371,086	£1,930,366	£6,591,496	£13,715,238
Account Receivable	£44,418	£338,633	£878,758	£1,807,350	£3,188,814
Inventory (Closing inventory per Year)	£0	£0	£0	£0	£0
Total Current Assets	£296,074	£709,718	£2,809,124	£8,398,846	£16,904,053
Property Plant Equipment	£30,000	£87,500	£147,500	£227,500	£362,500
Less Accumulated Depreciation	-£6,000	-£23,500	-£53,000	-£98,500	-£171,000
Total Assets	£320,074	£773,718	£2,903,624	£8,527,846	£17,095,553
Current Liabilities					
Accounts Payable (15 days)	£12,798	£94,625	£245,464	£503,611	£890,310
Salaries Payable (30 days)	£48,000	£209,000	£374,000	£651,000	£1,157,000
Total Current Liabilities	£60,798	£303,625	£619,464	£1,154,611	£2,047,310
Equity					
Investment + Founder	£750,000	£1,100,000	£1,100,000	£1,100,000	£1,100,000
Retained Earnings (from Income Statement)	-£490,724	-£629,906	£1,184,160	£6,273,234	£13,948,242
Total Equity	£259,276	£470,094	£2,284,160	£7,373,234	£15,048,242
Total Liabilities and Equity	£320,074	£773,718	£2,903,624	£8,527,846	£17,095,553

Our financial strategy effectively balances asset growth, liability management, and equity accumulation. This strategic approach ensures liquidity, operational efficiency, and sustainable profitability, positioning the company for long-term success.

6.9. Company Valuation



LoveMy Global's valuation leverages a **hybrid approach** combining the **Discounted Cash Flow (DCF)** method and a **Revenue Multiplier (EV/Revenue)** approach, ensuring a balanced view between intrinsic value and market comparables.

Discounted Cash Flow (DCF) Approach

The DCF analysis estimates enterprise value based on projected cash flows discounted by the **Weighted Average Cost of Capital (WACC)**, which reflects investor risk expectations.

- **Year 1 WACC: 40.05%** - representing high early-stage risk due to market entry and execution uncertainty.
- **Year 2 WACC: 33.85%** - risk declines as revenue traction and operational proof increase.

The DCF incorporates a **3% terminal growth rate** and adjusts discount rates $\pm 0.5\%$ for sensitivity.

- **Year 1 valuation: £13.63M**
- **Year 2 valuation: £25.78M**

This growth reflects strong cash flow generation from increasing EBITDA margins (-76% to +22%) and expanding market adoption. Around **two-thirds of value** derives from terminal growth, consistent with SaaS-based scalability models.

Multiplier Valuation (EV/Revenue)

To cross-validate intrinsic value, **EV/Revenue multiples** were applied based on sector benchmarks:

- **Year 2 = 5.0x, Year 3 = 6.0x, Year 4 = 7.0x, Year 5 = 8.0x**

These align with typical high-growth technology platforms achieving strong recurring revenue.

These yields valuations rising from **£24.38M in Year 2** to **£328.34M by Year 5**, reflecting exponential scalability and investor return potential.

Strategic Insight

The dual-method approach confirms a clear **value inflection trajectory** – from early risk-adjusted valuation to sustained market leadership potential – supporting a compelling growth case for investors.