SkillLink Financial Model Summary

# 1. Revenue Assumptions

- Average transaction value per service: ₦10,000  
- Platform commission: 10%  
- Active users (Year 1 to 5): 1,000 to 20,000  
- Monthly active users growth rate: ~100% annually  
- Average transactions per user per month: 2

# 2. Cost Assumptions

- Platform Development (Year 1): ₦15,000,000  
- Monthly Operational Costs: ₦1,000,000  
- Monthly Marketing Budget: ₦800,000  
- Customer Support and Admin: ₦500,000/month

# 3. 5-Year Forecast (Summary)

Year 1:  
- Revenue: ₦2,400,000  
- Expenses: ₦28,600,000  
- Net Loss: ₦26,200,000  
  
Year 2:  
- Revenue: ₦9,600,000  
- Expenses: ₦26,400,000  
- Net Loss: ₦16,800,000  
  
Year 3:  
- Revenue: ₦24,000,000  
- Expenses: ₦25,200,000  
- Net Loss: ₦1,200,000  
  
Year 4:  
- Revenue: ₦48,000,000  
- Expenses: ₦27,000,000  
- Net Profit: ₦21,000,000  
  
Year 5:  
- Revenue: ₦96,000,000  
- Expenses: ₦30,000,000  
- Net Profit: ₦66,000,000

# 4. Key Takeaways

SkillLink is expected to reach break-even by Year 3 and achieve profitability in Year 4. Strategic investment in technology and marketing will drive user growth and long-term returns.