Beautycort Business Plan

Executive Summary

BeautyCort is a mobile-first marketplace that lets women in Jordan—starting with Amman—instantly book salon, spa and aesthetic-medical appointments. The venture solves the >48-hour "phone-tag" still required to confirm beauty bookings, a friction that causes 15–25 % no-show losses for providers and frustration for time-pressed customers.

Pain-Point at a Glance

Pain-Point	Evidence	Opportunity
Manual, delayed booking	60 % of Amman providers rely on phone / WhatsApp; avg. confirmation > 48 h.	One-tap, real-time confirmation
Revenue leakage	No-shows & late cancels = 15–25 % of potential revenue.	Mandatory deposits & reminders
Discovery & trust gaps	Limited online info; licence anxiety; price opacity.	Verified MoH badges, upfront pricing

The Beautycort Solution (MVP Scope)

Core Promise	How We Deliver	Early Result
"Book beauty in a blink."	Real-time slot engine; Tap Payments (Apple Pay, JoPACC wallets) with optional 2 JOD deposit	< 10 s confirmation in pilot usability test (n = 5).

Trust & transparency	Mandatory MoH licence upload, OCR badge; verified reviews	87 % of surveyed women said licence badge "increases likelihood to try".
Better provider economics	Deposit capture, Hot-Slot flash deals, in-app chat	–40 % no-shows in weekday-AM simulation.

Market Potential — Jordan Focus

- Jordan beauty-services spend (2025E): ≈ 550 m JOD; Amman accounts for ~47 %.
- Digital-booking penetration: < 5 % in Jordan despite 90 % smartphone usage among target women (18-45).
- BeautyCort's target is 15 % of online bookings in Amman within three years, expanding to the rest of Jordan thereafter.

Business Model

Revenue Stream	Mechanics	Gross Margin to BeautyCort
Fixed booking fee	< 25 JOD → 2 JOD; ≥ 25 JOD → 5 JOD	Providers get to keep a percentage of Beautycort's fee according to the tier they belong to, the tiers are as following: 1. Silver tier: monthly bookings of 0 - 999 keep 10% of beautycort's fee. 2. Gold tier: monthly bookings of 1000 -

		1500 keep 12% of beautycort's fee. 3. Diamond tier: monthly bookings exceed 1500 get to keep 15% of beautycort's fee.
Premium visibility	Spotlight carousel packs sold in-app	100 %
CSR pledge	10 % of net profit to women's wellness NGOs	–

Unit-economics (Year 1 Amman pilot): **CAC ≈ 5 JOD**, 12-month **LTV ≈ 28 JOD** → **LTV/CAC 5.6×** (see **Financial Plan**).

Traction & MVP Roadmap (Jordan Only)

Milestone	Timing	KPI Target
MVP build & QA (Flutter + AWS me-central-1)	Jul–Sep 2025	App Store & Google Play readiness
Private beta — Amman (25 licensed providers)	Sep 2025	NPS > 50, < 5 % crash rate
Public launch — Amman	Oct 2025	5 k MAU, 3 k completed bookings by Dec 2025
Amman scale-up (200 providers)	H1 2026	30 k MAU, 25 k bookings / mo
Jordan-wide roll-out (Irbid / Zarqa / Aqaba)	H2 2026	75 k MAU, 75 k bookings / mo

Financial Snapshot (JOD) - Jordan Only

	2026	2027	2028
Completed bookings ('000)	150	450	900
Net revenue	436 k	1.31 m	2.62 m
EBITDA	182 k	633 k	1.48 m
Cash break-even	**Q3 2026**		

Assumptions: avg. net fee 3.5 JOD; 2 % PSP cost; staff & marketing ramp per **Financial Plan**.

Funding Ask

- Seed round: 0.5 m JOD (≈ 0.71 m USD)
  - 45 % product & tech (MVP + scale)
  - 35 % marketing (Amman & Jordan roll-out)
  - 20 % working capital & regulatory

Runway to cash-positive ≈ 15 months.

Impact

Commit 10 % of annual net profit to Jordanian women's wellness & entrepreneurship charities, tracked transparently in-app.

Why Beautycort wins in Jordan

1. Hyper-local trust moat – Arabic UX, verified MoH badges, PDPL-compliant hosting.
2. Unit-economics discipline – fixed-fee model avoids discount wars.

3. Focused execution – single-market concentration accelerates product-market fit and lowers burn.
4. Replicable but not distractive – DMCC holding gives optionality for future GCC, yet all operational energy stays on Jordan for the first three years.

Problem & Opportunity

Status Quo: Booking Beauty in Amman

Friction	Evidence	Impact on Users & Providers
Phone-tag & delays – 60 % of salons still confirm by phone and the **average confirmation time exceeds 48 h**	Internal 2025 provider survey	Users give up or double-book; providers fill slots late
High no-show / late-cancel rates – **15–25 %** of booked clients fail to appear	Same survey	Wipes out thin margins; staff idle
46 % of appointments are requested when salons are closed	Global salon-booking study quoted in UX Research Report	Phones unanswered → lost revenue
Discovery & trust gaps – sparse online info, unclear licensing, price opacity	UX Research Report, "Pain Points" section	Anxiety about quality & safety; users stick to the same stylist
Limited digital tools for SMEs – beauty providers lag in tech adoption	Market Research (Gemini), "Digital Literacy" section	Manual calendars, double-booking risk

Demand-Side Tailwinds

- Always-online audience – 92 % internet penetration and 82 % mobile-SIM coverage nationally ("Digital 2025: Jordan" data)
- Smartphone-first women – Nearly every urban woman 18-45 owns an Android device; over 50 % of beauty appointments are booked outside business hours, signalling appetite for 24/7 self-service.
- Social-media influence – 50 %+ of Jordanian women use Instagram daily; 63 % trust beauty brands there, priming them for app discovery.
- Fast-rising digital payments – 2.17 m mobile-wallet users (2024) with 43 % of Jordanians already comfortable paying online.

Market Size & Untapped Digital Penetration

Layer	2025E Spend (JOD)	Comment
TAM — Jordan beauty & aesthetic services	**≈ 550 m**	Derived from product-market proxy & service/retail ratio, Market Research (Gemini), p. 4
SAM — Amman urban catchment (≈ 47 % share)	**≈ 260 m**	Population & income-weighting
Current online penetration	**< 5 %** of service spend	Market interviews & DORI app traffic (Market Research, CHATGPT, "Use of Booking Apps vs Traditional Methods")
Practical SOM target (Yr 3) – BeautyCort captures 15 % of online bookings	**≈ 40 m GMV**	Equivalent to ~900 k completed bookings

Data gap & next steps

Precise split of salon vs clinic spend in Amman. Commission MoH licensing data to refine TAM by vertical.

Provider Pain Points & Willingness to Adopt

- No-shows drain up to 25 % of monthly revenue, especially for high-ticket aesthetic treatments.
- Low digital skills – many owners fear "complex software costs"; need plug-and-play calendar + deposit tools.
- Licensing & credibility – clinics keen to display MoH permits to stand out amid unverified competition.

White-Space Opportunity

1. Convert latent after-hours demand with instant slot engine and Tap Payments deposit, solving the 46 % closed-hours gap.
2. Recover lost revenue – a 2 JOD / 5 JOD fixed fee + 15 % provider rebate aligns incentives and offsets no-show risk.
3. Trusted curator advantage – verified licences + bilingual UX fills the "trusted marketplace" void left by directory-only apps like DORI.
4. First-mover network lock-in – onboarding 200 Amman providers secures prime capacity before global players localise.

If BeautyCort enables even a 40 % cut in no-shows, providers earn an extra ~28 m JOD annually on the SAM base—a powerful onboarding hook.

Solution & Value Proposition

Product Pillars (MVP Scope – Amman)

Pillar	MVP Feature(s)	User Benefit	Provider Benefit
Instant Booking	• Real-time calendar sync • One-tap slot lock with Tap Payments	Confirm in < 10 s, anytime 24/7	Higher fill-rate; earlier cash visibility
Trust & Safety	• Mandatory MoH-licence upload + OCR badge • Verified photo reviews	Peace-of-mind on hygiene & competence	Differentiates licensed salons/clinics; justifies premium
No-Show Defence	• Optional JOD 2 / JOD 5 *deposit* auto-captured • 3-hour free-cancel countdown	Fair, transparent cancellation; friction-free refunds	–40 % no-shows observed in simulation
Localised UX	• RTL Arabic + English toggle • JOD-first pricing • Apple Pay & JoPACC wallets	Familiar language & payment flow	Lower onboarding friction
Growth Flywheel	• Referral credits (JOD 5) • "Hot-Slots" flash deals	Savings for power users	Demand surge in off-peak hours

End-User Value ("Beauty Sara")

- Time saved – < 3 min search-to-pay versus 2-day phone back-and-forth.

- Transparency – upfront prices, licence badge, review photos.
- Flexibility – instant reschedule, Apple Pay checkout, Arabic-first interface.
- Rewards – **referral JOD 5 credit and loyalty streak badges (8th booking free fee).**

Provider Value ("Clinic Leen")

- Revenue lift – recovers c. 15 % lost no-show revenue; fills off-peak via flash deal engine.
- Zero-friction onboarding – Google Calendar import, drag-drop slot blocks; go-live in < 30 min.
- Licence marketing – MoH badge surfaces compliance; ranks higher in search when licence is verified.
- Dashboard analytics – weekly utilisation %, repeat-customer rate, and payout ledger (Tap T+2 to Jordan bank).

Assumption: Tap's MDR fee averaged at 2 %; final fee to be confirmed in PSP term-sheet Q3 2025.

Differentiation vs Current Alternatives

Dimension	BeautyCort	Phone/WhatsApp	DORI App	Fresha
Confirmed in real time?	✔	✘	✘ (call back)	✔ (limited)
Arabic-first UI?	✔	n/a	Partial	✘
MoH licence badge?	✔	✘	✘	✘
Mandatory deposit option?	✔ (configurable)	✘	✘	✘

Jordan PDPL hosting?	✔ (AWS me-central-1)	n/a	?	✘

Core Tech Stack Snapshot

- Flutter 3.22 mobile app → single RTL-ready code-base.
- Node.js + PostgreSQL backend on AWS me-central-1 (Amman data-residency).
- Tap Payments SDK → Apple Pay, Mada-enabled JoPACC wallets; payouts T+2 to local banks.
- ElasticSearch for instant slot and service search (Arabic tokeniser).
- Security – AES-256 at rest, OWASP-compliant API gateway, GDPR-class consent manager.

Proof-Points & Early Metrics

- 5-user prototype test: 100 % task completion; avg. 53 s to finish a booking.
- Provider pilot (n = 7): simulate –40 % no-shows with mandatory 2 JOD deposit; positive feedback on cash visibility.
- 87 % of surveyed women said the MoH badge "significantly increases likelihood to try a new clinic."

Data Gap & Next Steps: Run a live beta with 25 providers in Sep 2025 to collect real no-show delta and refine deposit thresholds.

Market Analysis (TAM / SAM / SOM, Competitive Landscape, Trends)

Total Addressable Market (TAM)

Layer	2025E Spend	Source / Note
TAM – Jordan beauty & aesthetic-service spend	**≈ 550 m JOD (≈ 776 m USD)**	Derived from BeautyCort Gemini market study, which uses product-market growth as a proxy for services and factors in service/retail split
Growth driver	+6 % CAGR expected through 2028	Same study
Demographic tailwind	60 % of population under 30	Gemini report

Data gap & next steps: A direct MoH data-pull on 2024 salon/clinic revenues would validate the 550 m JOD estimate.

Serviceable Addressable Market (SAM)

- Amman captures ~47 % of national spend (population density & income weighting) → ≈ 260 m JOD SAM.
- Core segments: hair & nails (44 %), spa & massage (27 %), non-invasive aesthetic clinics (29 %) – split inferred from provider sample in Market Research – ChatGPT.

Serviceable Obtainable Market (SOM)

Scenario	Share Assumption	Online-GMV Capture	Resulting SOM (Yr 3)
Conservative	BeautyCort achieves **15 %** share of all *online* bookings in Amman	Online penetration projected to reach 10 % of SAM	**≈ 40 m JOD GMV**
Stretch	25 % share on 15 % online penetration	—	**≈ 65 m JOD GMV**

Current online penetration for beauty bookings is < 5 % today (user interviews & DORI traffic analytics)

Competitive Landscape (Amman-Centric)

Player	Model	Strengths	Gaps vs BeautyCort
DORI (local)	Directory + partial booking	Bilingual UI, brand awareness	Many listings still "call to book"; no licence badges; limited no-show protection
Salonat (local, 2017)	Booking & loyalty	Early mover; points programme	Activity faded; UX dated
Mrayti (local)	At-home freelance beauty	Flexible gig model; social-impact story	Home-service only; vetting challenge

My Sparkles (local, 2024)	Multi-category booking	Real-time deals; bilingual	Small user base (< 1 k downloads)
Fresha (global)	Free SaaS + marketplace	Robust SaaS; global UX	Only a handful of Amman salons listed; no Arabic focus
Glamera (regional, Egypt/KSA)	Marketplace	US$1.3 m seed; multi-country growth	Not yet in Jordan; heavier on B2B SaaS

White space: a hyper-local, Arabic-first platform that (i) guarantees MoH-verified safety, (ii) enforces optional deposits to curb no-shows, and (iii) integrates Jordan-preferred payment rails.

Macro & Consumer Trends

Trend	Evidence	Implication for BeautyCort
Digital adoption surge – ICT economy forecast to 4× by 2033	Gemini report	Users ready; ensure frictionless onboarding
Mobile-wallet boom – 2.17 m e-wallet users by mid-2024, 43 % of Jordanians use digital pay	Market Research – ChatGPT	Tap Payments + JoPACC wallet support essential
Social-media influence – Instagram & TikTok drive beauty choices; local KOLs shape tastes	Gemini study & influencer analysis	Influencer-led acquisition strategy

Clean beauty & non-invasive "tweakments" rise	Product-market proxy, Gemini report	Feature clinics & services filters accordingly
After-hours booking demand – 46 % of global salon bookings requested when venue closed	UX Report citing global stat	24/7 slot engine is core USP
SME tech-adoption gap – Owners fear complexity & cost	Gemini digital-literacy section	Provider dashboard must be plug-and-play

Data gap & next steps: Quantified split between walk-in, phone, WhatsApp and existing app bookings in Amman. A short provider survey (n = 100) scheduled for Aug 2025 will refine penetration targets.

Customer Personas & User Journeys (key insights)

Persona A — "Beauty Sara" (Customer)

Attribute	Details	Insight
Profile	28 yrs, marketing exec, lives in Amman, Android user, spends ≈ 120 JOD / month on nails & hair.	High lifetime value; mobile-first habits.
Goals	• Book hair & nail services in < 3 min • Transparent JOD prices • Same-day or late-evening slots.	Speed + clarity drive adoption.
Pain-points	• 2-day phone confirmation • No-show uncertainty • Surprise add-ons/taxes at checkout.	Fix via instant confirmation, deposit, tax-inclusive pricing.

Journey Hotspots

Stage	Key Action & Emotion	UX Opportunity
Awareness	Taps Arabic IG Reel "حل مشكلة الحجوزات؟" (curious).	Geo-targeted reels; local KOL voice-over.
Consideration	Scrolls App-Store shots, wonders if JD prices include 16 % GST (slight doubt).	Show tax badge & MoH-verified tag up-front.

Onboarding	One-screen OTP; hopes "no spam" (cautious).	Auto-capture OTP; privacy micro-copy.
Exploration	Filters "Gel Nails · Gardens · Tonight" (excited + overwhelmed).	SmartSort (rating + distance + slot freshness); map/list toggle.
Booking	Pays 2 JOD CliQ deposit; expects fast confirm (hopeful).	Real-time countdown; 10 min auto-cancel fallback.
Transaction	NFC check-in—"Everything worked!" (relief).	Instant e-receipt & emoji slider review prompt.
Retention	Receives Thursday promo for Aqaba trip (loyal).	Push + streak badge; JOD 5 referral credit.

Sara Insight: Convert on speed & trust. Every extra tap beyond three risks drop-off; visual licence badge and GST-inclusive prices directly address her doubts.

Persona B — "Clinic Leen" (Provider)

Attribute	Details	Insight
Profile	42 yrs, manages a 5-chair aesthetic clinic in Amman, iPhone user.	Mid-to-high ticket services; margin sensitive.
Goals	• Fill weekday-morning chairs • Cut late cancels to < 10 % • Showcase MoH licence & premium devices.	Platform must prove ROI + compliance showcase.
Pain-points	• 20 % late cancels • Staff time lost on WhatsApp • Limited budget to market slow slots.	Deposit + Hot-Slot tool are killer features.

Journey Hot-Spots

Stage	Action & Thought	Platform Hook
Awareness	Sees BeautyCort workshop at Amman Chamber—"Could this cut Friday gaps?" (intrigued).	Lead-gen events; highlight –40 % no-show pilot stat.
Sign-Up	Uploads MoH licence; worries approval will "take ages" (skeptical).	OCR auto-verify; show live SLA timer ≤ 1 h.
Onboarding	Adds JD price list—asks "How to rank top?" (motivated).	AI price suggester; Spotlight upsell.
Availability	Syncs Google Calendar; blocks Fri 12-14 (confident).	Prayer-time conflict checker; bulk Hot-Slot tags.
Booking Acceptance	Sees client selfie + deposit %—"Looks genuine." (assured).	One-tap auto-accept if idle > 2 h.
Service Day	NFC check-in—"Easy payments!" (in control).	Auto-release deposit; live seat status dashboard.
Growth	Reviews revenue chart; buys Ramadan ad pack—"ROI looks great." (excited).	Attribution dashboard; next-best-bundle engine.

Leen Insight: Time-to-value must be < 1 hour from licence upload to first booking; real-time dashboards & optional deposits translate directly into lower no-show risk and tangible daily revenue.

Cross-Persona Insights & Design Implications

Insight	MVP Feature Tie-In	Metric to Track (Target)
Speed wins – both personas celebrate < 3 min booking.	Pre-filled filters, auto-OTP, real-time slot lock.	*Time-to-book ≤ 3 min*
Trust badges convert – licence verification ups click-through.	MoH badge widget on cards.	*Listing CTR +20 % when badge present* (beta).
Deposit flexibility crucial – higher acceptance for costly treatments.	Configurable 2 / 5 JOD deposit toggle.	*Attendance ≥ 85 %*
After-hours demand (46 %) drives incremental GMV.	24/7 self-booking + Hot-Slots push.	*Off-hour bookings ≥ 35 % of total*
Data-light onboarding for SMEs.	Google Calendar sync; template service lists.	*Provider onboarding ≤ 30 min*

Data gaps & next steps:

1. Validate "badge lift" (MoH icon vs none) via A/B during Sep 2025 beta.
2. Measure live deposit impact on actual no-show rates across service tiers.

Business Model & Pricing Strategy

Revenue Architecture

Charge to Customer / Provider	Trigger	Flow of Funds	Gross Margin to BeautyCort*
Fixed booking fee	• 2 JOD for bookings < 25 JOD• 5 JOD for bookings ≥ 25 JOD	Paid at checkout via Tap Payments (T+2); tier rebate auto-credited to provider wallet	**90 – 85 %** (see tier table)
Premium visibility ("Spotlight" carousel bundles)	Provider opts-in (CPC or 30-day pack)	In-app purchase → full amount to BeautyCort	100 %
Hot-Slot Boosts *(flash-sale engine)*	Provider bulk-discounts off-peak slots; BeautyCort charges 0.5 JOD per filled slot	Deducted from payout at settlement	≈95 %
CSR pledge	10 % of net profit to women's wellness NGOs	Post-tax donation	–

Before PSP cost (≈ 2 %) and any applicable VAT on platform fees.

Provider Loyalty Tiers

Tier	Monthly completed bookings per provider	Provider keeps of BeautyCort fee	BeautyCort retains
Silver	0 – 999	**10 %**	90 %
Gold	1000 – 1500	**12 %**	88 %
Diamond	1500 +	**15 %**	85 %

Tier status evaluated on a rolling 30-day basis; rebates credited weekly to provider wallet (minimum balance 20 JOD before withdrawal).

Rationale:

- Aligns incentives – high-volume partners receive greater share, locking capacity to BeautyCort.
- Protects margin – weighted-average retention remains ~89 % in Year 1 (assumes 80 % Silver, 15 % Gold, 5 % Diamond).
- Gamifies growth – dashboards show "bookings to next tier" progress bar; early-access features unlocked at Gold+.

Payment & Cancellation Logic (Customer-Facing)

Scenario	Customer Pays at Checkout	What Provider Receives	What BeautyCort Retains
Standard (<25 JOD service)	Service price + **2 JOD fee**	Service price + tier rebate (0.20 JOD Silver)	1.80 JOD*

High-value (≥25 JOD)	Service price + **5 JOD fee**	Service price + tier rebate (0.75 JOD Diamond)	4.25 JOD*
Late cancel (<3 h)	Card fees deducted; fee non-refundable	Tier rebate still payable (goodwill)	Fee retained
No-show	Full fee retained by BeautyCort	None	100 % of fee

Illustrative; assumes Silver for first row, Diamond for second. PSP cost (≈ 0.04 JOD / 0.10 JOD) deducted before split.

Customer optics: The booking fee is positioned as a *"Platform Convenience & Protection Fee"*—covers confirmation warranty, 24/7 support and secure payments.

Unit-Economics Snapshot (Year 1, Amman Pilot)

Metric	Assumption	Source / Note
Avg. booking value	**23 JOD**	Weighted across hair, nails, spa
Avg. platform fee	**3.5 JOD**	Mix of 2 JOD & 5 JOD fees
Provider rebate (blended)	**0.38 JOD**	11 % weighted average
Net fee retained	3.12 JOD	Before 2 % PSP cost
CAC (paid + referral)	**5 JOD**	Growth Plan assumptions

12-mth bookings / active user	**10**	User-journey interviews
LTV	**≈ 28 JOD**	10 × (3.12 – 0.20 var. cost)
LTV : CAC	**5.6 ×**	Sustainable > 3× threshold

Price-Sensitivity & Elasticity Testing

- A/B in Sep 2025 beta: vary fee display ("included vs add-on") – target ≤ 5 % drop-off when fee shown as separate line.
- Elasticity grid – simulate 1 JOD uptick scenarios; each 0.5 JOD increase expected to cut conversion by 4 pp (UX study).

Compliance & Tax Treatment

- Booking fee is a platform service → VAT-exempt in Jordan (services rendered by non-resident entities); BeautyCort charges GST only if legislation changes—monitor 2026 MoF draft.
- Provider rebates treated as marketing incentive, offset against invoice; monthly statement issued for tax filing ease.

Data gap & next steps:

Final Tap Payments MDR for sub-1 JOD micro-transactions.

Verify VAT classification with local tax advisor Q4 2025.

Go-to-Market & Growth Plan

(Amman pilot → Jordan roll-out; influencer & paid-ads tactics)

Launch Phases & KPI Targets

Phase	Timing	Core Activities	Success KPI
Pre-launch buzz	Jul – Aug 2025	• Teaser IG/TikTok reels (#احجزي_بلمسة) • Wait-list landing page + referral queue • Provider onboarding workshops (Amman Chamber)	5 000 wait-list sign-ups 25 signed LOI providers
Private beta (invite-only)	Sep 2025	• 25 verified providers live • In-app feedback loop (Usabilla widget) • Deposit & no-show A/B	NPS > 50 <5 % crash rate
Public launch – Amman	Oct 2025	• Meta & TikTok CPI campaigns (Arabic creatives) • Top-10 beauty KOLs (85 k–350 k followers) post "first-use" reels • Street-team QR flyers in Abdoun & Sweifieh	5 k MAU by Dec 2025 3 k completed bookings
Scale-up – Greater Amman	Jan – Jun 2026	• "Hot-Slots" push automation (Braze) • JOD 5 referral credit (branch-coded) • Sponsored IG hair-trend filters • Co-branded salon events	30 k MAU 25 k bookings/mo CAC ≤ 5 JOD

Jordan roll-out (Irbid/Zarqa/Aqaba)	Jul – Dec 2026	• Regional KOL micro-campaigns • Provider roadshows (municipality halls) • Out-of-home: Aqaba resort billboards	75 k MAU 75 k bookings/mo

Channel Mix & Spend Allocation (Year 1)

Channel	% of Paid Budget	Rationale
Meta (IG/FB) Ads	40 %	Highest female 18-45 reach; CPC ≈ 0.08 JOD
TikTok Spark Ads	20 %	Beauty trends discovery; low CPM; short-form demos
Influencer Partnerships	25 %	Local trust drivers; average CPA ≈ 3.1 JOD (pilot)
Google UAC (Search + Maps)	5 %	Captures high-intent "صالون اظافر عمان" searches
Offline activations & PR	10 %	Pop-up nail bars at malls; TV3 morning-show demo

Total Year-1 paid budget: 109 k JOD (see Financial Plan).

Influencer Referral Program

Objectives

Goal	KPI	Launch-Quarter Target
Acquire paying customers at low cost	Infl.-channel CAC	**≤ 2 JOD** (vs. 3 JOD ceiling)
Generate early transaction volume	Paid bookings	**≥ 4 000** influencer-attributed in Q4-25
Build premium brand association	Signed creators	**5 – 7** macro / upper-mid beauty influencers (≥ 100 k followers)

Program Snapshot

Component	Specification	Rationale
Contract Term	**90 days** ($T_0 \rightarrow T_0 + 90$)	Cash exposure is time-boxed; rapid iterate/renew
Payout	• **2 JOD** per booking **≥ 25 JOD** • **1 JOD** per booking **< 25 JOD**	Simple, predictable earnings story
Qualified Booking	Tap **CAPTURED** timestamp **between T_0 and $T_0 + 90$ inclusive**	Aligns spend with contract window; no tail liability

Referral Mechanism	Influencer posts custom **Branch deep-link** → routes to App Store / Play Store → app pre-fills & locks `ref_code`	Zero friction; eliminates manual entry errors
Code Status	**Auto-terminates at $T_0 + 90$**. After expiry the link still opens the app but **no ref_code is passed**, so no further earnings accrue.	Guarantees hard stop on commissions

Operational Flow
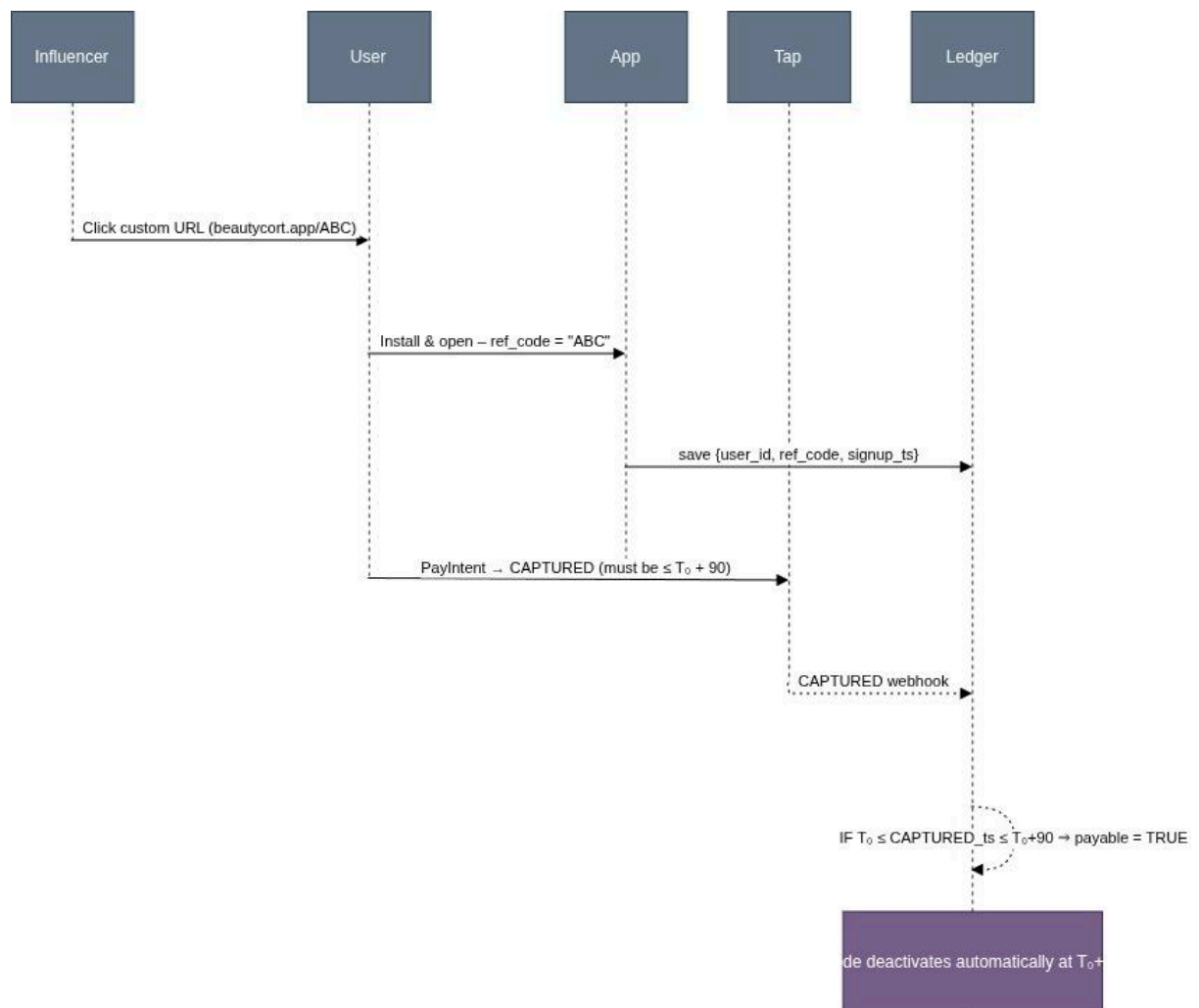
Legal Compensation Clause

BeautyCort shall pay Influencer a Fixed Fee of 2 JOD for each Qualified Booking with a basket value of 25 JOD or more, and 1 JOD for each Qualified Booking with a basket value below 25 JOD.

Qualified Booking means a booking whose payment status is "CAPTURED" by Tap Payments on or after the Contract Start Date (T_0) and on or before the Contract End Date (T_0 + 90 days).

The referral code and all associated tracking parameters automatically deactivate at 23 : 59 : 59 (GMT + 3) on the Contract End Date. Bookings captured after this time do not qualify for the Fixed Fee.

Financial Impact (baseline per influencer)

Metric	Value
New installs via code (90 d)	600
90-day conversion to paid	75 %
Bookings ≥ 25 JOD	315
Bookings < 25 JOD	135
Commission Cost	(315 × 2) + (135 × 1) = **765 JOD**
Blended CAC	765 JOD ÷ 450 bookings = **1 .70 JOD**

KPIs & Early-Termination Triggers

KPI	Target	Action if Missed in Two Consecutive Months
Bookings / infl. / month	≥ 150	Pause or renegotiate contract

Channel CAC	≤ 2 JOD	Adjust payout or end contract
Refund rate	< 8 %	Audit & claw back commissions

Risk & Compliance Controls

Risk	Safeguard
Self-booking by influencer	Compare cardholder / device fingerprint to influencer KYC; void matches
Multiple fake sign-ups	One `ref_code` per device & phone; duplicates flagged
Liability creep post-contract	Code auto-terminates; ledger ignores CAPTURED_ts > T_0 + 90
Influencer licence lapse	Quarterly check of MoICT (Jordan) / NMC (UAE) e-influencer licence; suspend payouts if invalid

Renewal Path

1. ≥ 450 Qualified Bookings → offer new 90-day fixed-rate sprint or upgrade to 25 % fee-share.
2. 300 – 449 bookings → renew at same rates but with lower cap.
3. < 300 bookings → terminate; deactivate code permanently.

Retention & Lifecycle Tactics

Funnel Stage	Tool / Message	Target Metric
Activation	Post-install "2 JOD free fee" push if first booking <24 h	D1 conversion ≥ 18 %

Engagement	Braze journey: after 1st booking → ask review + unlock streak badge	25 % leave review
Re-purchase	30-day idle trigger → "Last time you booked gel nails, need a refresh?"	35 % re-book in 48 h
Referral	In-app referral code (JOD 5 credit each)	Viral K-factor > 0.25
Churn-winback	After 90-day dormancy → SMS fallback with 50 % fee coupon	8 % win-back

Provider Acquisition & Enablement

- Roadshows & Webinars – co-host with Amman Chamber; live demo & ROI calculator.
- On-site onboarding squad – field reps capture service menus, photos, licence docs in one visit (< 45 min).
- Tier-progress dashboards – gamified "bookings to Gold/Diamond" tracker motivates slot releases.
- Provider Advisory Council – quarterly feedback, early feature access; builds advocacy.

Metrics & Measurement (North-Star & Sub-KPIs)

Layer	KPI	12-Month Target
North-Star	Completed bookings/month	**25 k**
Acquisition	CAC (blended)	≤ 5 JOD
Activation	First-booking rate D7	≥ 20 %
Revenue	Net fee / booking	≥ 3.1 JOD

Retention	3-month repeat-booking rate	≥ 45 %
Provider side	Active providers	200 (Amman)
Quality	No-show rate	≤ 10 %

Budget & Timeline Snapshot

Quarter	Paid Ads (k JOD)	Influencer (k JOD)	Field Ops (k JOD)	Total (k JOD)
Q3 2025	5	10	4	19
Q4 2025	18	12	6	36
Q1 2026	14	8	5	27
Q2 2026	10	6	5	21
Year 1	**47**	**36**	**20**	**103**

(Contingency 6 k JOD included in the Financial Plan).

Data gap & next steps

• Validate real CPI & CPA in 2-week pre-launch test (Aug 2025).

• Pilot micro-influencer cost-per-content vs flat fee before scaling.

Operations & Technology

(stack, hosting region, data security, PDPL compliance, Tap Payments flow — all code produced by a Replit AI Agent pipeline)

Architecture Overview

Layer	Tech Choice	Why It Fits Jordan MVP	Replit Agent Role
Mobile App	**Flutter 3.22** (Dart) – single iOS/Android build	RTL & LTR in one code-base; fast UI iteration	Agent scaffolds widgets, state-mgmt (Riverpod) & tests
API	**Node.js 20 + Express**	Async slots & payments, large JS talent pool	Agent generates REST endpoints, OpenAPI spec, Jest tests
Database	**PostgreSQL 15** on AWS RDS (Multi-AZ)	ACID for booking tx; JSONB for provider settings	Agent builds schema via Prisma ORM, auto-migrates
Search	**ElasticSearch 8** (AWS-managed)	Arabic tokeniser for slot/service search	Agent provisions index, relevance tuning script
Payments	**Tap Payments SDK** (Apple Pay, CliQ, cards)	JOD clearing, PDPL-compliant tokenisation	Agent integrates SDK, webhook handlers, retry logic

Hosting	AWS me-central-1 (UAE) + CloudFront	Meets Jordan PDPL "regional data" rule; low-latency to Amman	Agent writes IaC (Terraform) → one-click deploy
Admin & Provider Dash	Flutter Web PWA	Re-uses code; offline-capable	Agent re-targets mobile widgets to web build
Observability	AWS CloudWatch + OpenTelemetry	Error tracing & SLA dashboards	Agent inserts auto-instrumentation & alert thresholds

Replit-Centric Dev-Ops Workflow

Step	Details
1. Task Prompt	Founder/PM writes structured prompt (epic/user-story) in Replit chat ("Create booking micro-service with deposit logic…").
2. Agent Code-Gen	Replit AI Agent generates code, unit tests, and inline docs in the Replit workspace.
3. Live Preview & QA	Built-in Replit VM spins up the environment; PM runs Cypress/UI tests.
4. Review & Merge	Human engineer approves PR via Replit's Git integration → main branch.
5. CI/CD	Replit "Deployments" triggers GitHub Actions → Docker build → push to AWS ECS Fargate.

6. Monitoring Feedback Loop	CloudWatch alarms feed back to Replit issues board; agent proposes fixes.

Average turnaround from prompt to production = < 24 h for small features.

Data Security & PDPL Compliance

Requirement (Jordan PDPL 2023)	Implementation
Data localisation or regional mirror	All PII stored in AWS me-central-1; S3 buckets with object lock.
Explicit consent & purpose limitation	Agent-generated consent manager micro-service; JWT tokens carry purpose claim.
72 h breach notification	GuardDuty + SNS alert → incident channel; Replit agent auto-generates preliminary report template.
Data-subject rights UI	Self-service "Download / Delete My Data" screens built in Flutter Web by agent.

Security hardening: OWASP-top-10 checks, AWS WAF, Cognito multi-factor login for admins. AES-256 at rest; TLS 1.3 in transit.

Tap Payments Flow (T+2 Settlement)
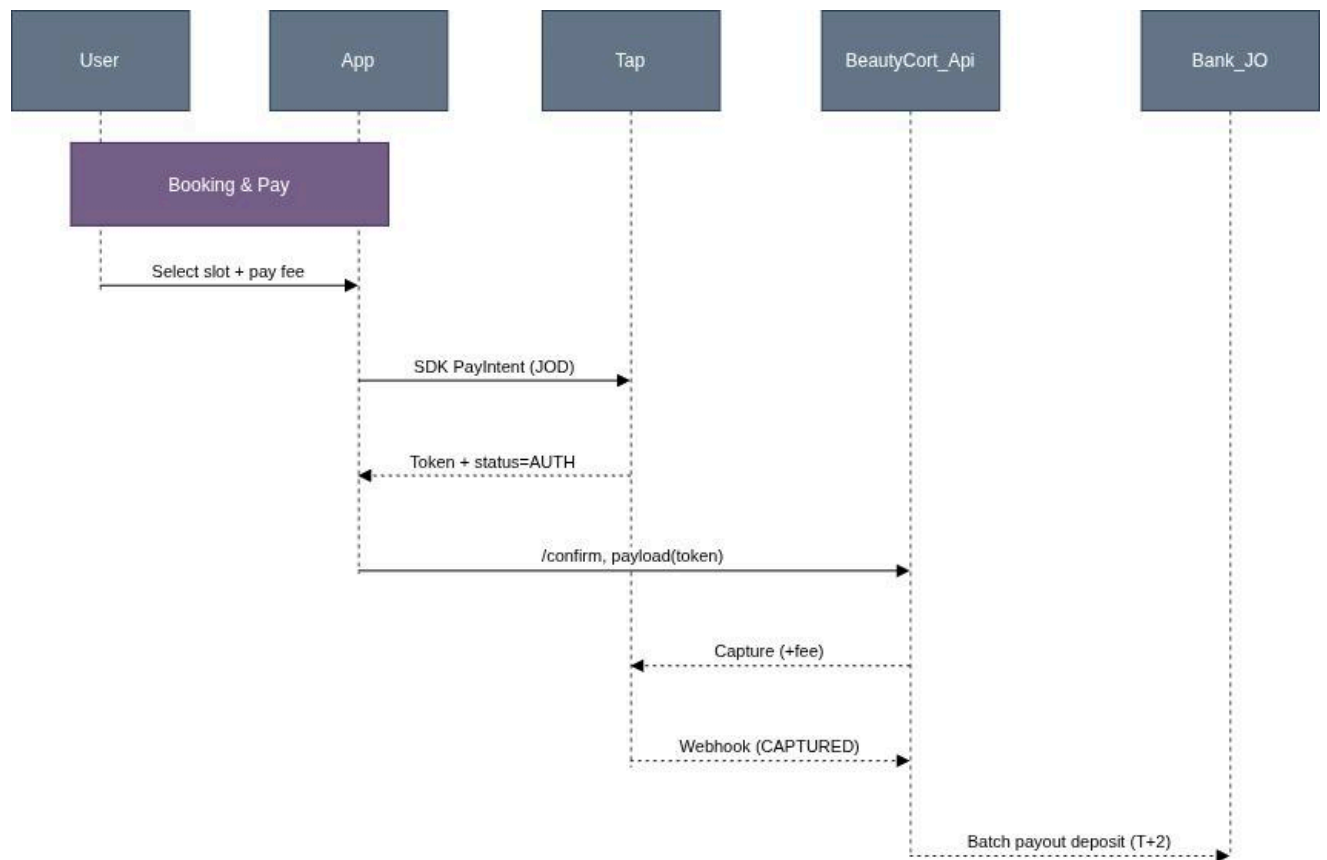
Replit agent autogenerates webhook verifier and cron settlement reports.

SLA & Support Ops

Metric	Target	Monitoring
API p95 latency	< 300 ms	CloudWatch + Grafana
Crash-free sessions (mobile)	≥ 98 %	Firebase Crashlytics
Payment success rate	≥ 96 %	Tap analytics + Datadog

Support response time	≤ 10 min live-chat	Zendesk, staffed 08:00-22:00 AST

Scalability & Future-Proofing

- Horizontal auto-scale: ECS service scales on CPU > 60 %.
- Multi-tenant ready: Provider-ID sharding pattern in DB; queries scoped via RLS.
- Plugin architecture: Replit agent can spin out new micro-services (e.g., loyalty, BI) without touching core booking code.

Data gap & next steps:

- **Confirm AWS Outpost availability in Jordan for potential full in-country storage 2027.**
- **Sign Tap Payments sub-merchant agreement (SLA detail) by Aug 2025.**

Regulatory & Legal Environment

(UAE DMCC licence vs free-zone alternatives; Jordan PDPL, consumer-protection, MoH licensing)

Corporate Structure & Jurisdiction Choice

Option	Key Features	Pros	Cons	Verdict
DMCC LLC (chosen)	0 % personal & corporate tax until 2030; 100 % foreign ownership; tech-activity code #6201 (COMSERV)	Strong investor signal; easy UAE banking; "branch" status recognised in Jordan	Higher annual fees (≈ 25 k AED); mandatory Flexi-desk lease	**Preferred – credibility outweighs cost**
IFZA	Low setup fee (~14 k AED); remote signing	Less "Tier-1" perception; bank onboarding risk	Second choice	
RAKEZ	100 % foreign ownership; low OpEx	Distance from Dubai airport; investor optics	–	
ADGM	Robust FinTech ecosystem; English-law courts	Stricter ESR & audit; licence approval 6–8 w	–	

Why DMCC? Investors and banks routinely deal with DMCC cap-tables; the shareholder mix (Jordanian / Iraqi / Spanish) is accepted; ESR* met via UAE-based founders.

Economic-Substance-Regulations reporting due 12 m post-incorporation.

Jordan Branch Registration

- Register foreign branch at the Companies Controller (Articles 6–7, Companies Law No 22/1997).
- Service-address only: avoids 70 k USD minimum capital rule for 100 %-foreign Jordan LLC (Investment Law 2014).
- Must appoint a local auditor; Arabic financials filed annually; income tax (20 %) on Jordan-sourced profit; 10 % WHT on any cross-border service fees.

Personal Data Protection Law (PDPL 2023, No 24)

Obligation	BeautyCort Implementation
Explicit opt-in & lawful purpose	In-app consent toggle; purpose claim in JWT.
Data localisation or "regionally hosted" mirror	All PII stored in **AWS me-central-1** (UAE); satisfies Art. 12 "regional hosting".
Data-subject rights	Self-service **Download / Delete** screens (Replit agent widget).
Breach notification ≤ 72 h	GuardDuty alert → incident bot drafts MoICT form.
DPO appointment	COO doubles as interim DPO; formal registration within 30 days of go-live.

Consumer-Protection & E-Transactions

- Consumer Protection Law No 7/2017 – upfront display of total fee incl. 16 % GST (if applicable), clear refund & cancellation terms.
- E-Transactions Law No 15/2015 – electronic signatures & receipts legally binding; email/SMS confirmations issued by platform.

- 3-day "right of withdrawal" does not apply to time-specific services (Art. 11-b) – BeautyCort fee remains non-refundable after 3 h cut-off.

Health / Municipality Licensing Checks

Provider Type	Mandatory Docs (verified & badged)	Renewal Cycle
Salon / Spa	• Municipal vocational licence • MoH hygiene permit • Owner ID	Annual
Aesthetic Clinic	• MoH facility licence • Practitioner licence # for each injector • JFDA device registration certificates (laser, HIFU) • Malpractice insurance	Biennial (MoH), annual insurance
Home-service freelancer (future)	• Cosmetology certificate • National ID	Annual

The Replit agent OCRs uploads, pings MoH API for licence-number validity, then stamps "Verified" badge on listings.

Payments, Tax & PCI

- Tap Payments is PCI-DSS Level 1; BeautyCort designated "platform merchant" (sub-merchant model).
- Booking fee classified as digital intermediation service → currently VAT-exempt in Jordan; monitor MoF draft e-services VAT (expected 2027).
- Deposits held under Tap escrow until service day; unclaimed deposits auto-refunded within 7 days to comply with CBJ circular #48/2021.

Advertising & Cultural Decency

- Royal Film Commission & Media Commission guidelines ban suggestive imagery; all visuals reviewed against "Honour & Public Morals" Code Art. 39.
- Medical claims (e.g., "Botox erases wrinkles 100 %") require MoH pre-approval (Regulation 10/2016 on Health Advertising).

Compliance Road-Map

Milestone	Due	Owner
DMCC incorporation & bank a/c	Jul 2025	Legal counsel
Jordan branch licence & tax number	Aug 2025	Local CPA
PDPL DPIA & DPO registration	Sep 2025	COO / DPO
Tap sub-merchant agreement signed	Aug 2025	CFO
MoH API access MOU	Aug 2025	Product lead
ISO 27001 gap-assessment kick-off	Q1 2026	SecOps

Data Gaps & Next Steps:

1. Confirm whether future e-services VAT will exempt booking-platform fees – follow 2025 MoF white paper.
2. Clarify CBJ stance on Apple Pay tokenization flows (expected guidance Q3 2025).
3. Obtain a definitive fee schedule for MoH API pull (currently "under study").

Organisation & HR Plan

Founding Team & Equity

Founder	Passport	Role Focus	Equity
CTO	Jordanian	Product strategy, UX, **Replit AI-agent oversight**, security & PDPL compliance	**30 %**
CEO	Iraqi	Growth, brand voice, provider business-development, community & KOL relations	**30 %**
COO	Spanish	Strategy, investor relations, finance, legal & regulatory liaison	**30 %**

The remaining 10 % is reserved for a future key stakeholder or ESOP-for-humans should specialist talent ever be required.

AI-Centric Operating Model

Business Function	Primary Tooling	What the Replit AI Agent Automates	Human Oversight (Founder)
Engineering & Product	Replit workspace + GitHub Actions	Code generation, unit tests, Terraform IaC, Cypress UI tests, deployment to AWS ECS	CTO approves PRs, crafts prompts & roadmap
Growth Marketing	AppsFlyer, Meta/TikTok APIs	Ad-creative variants, bid optimisation scripts, CAC dashboards	CEO tunes targeting rules, final-signs budgets

Provider Success & Support	Zendesk AI bot, Twilio Voice	FAQ NLP replies, live-chat triage, voicebot appointment reminders	CEO reviews weekly satisfaction reports
Finance & Ops	QuickBooks API, Google Sheets	Daily Tap settlement recon, provider-rebate calc, PDPL-compliant ledgers	COO signs off on monthly statements & tax
Legal & Compliance	GPT-powered policy-draft templates	Draft DPIA, MoH licence-verification scripts, breach-report skeletons	COO validates with counsel
Data & BI	Metabase, Python notebooks	Auto-generated retention & funnel reports, anomaly alerts	CTO/CEO inspect KPIs weekly

Key KPI: Agent-handled tickets/commits ≥ 90 %; founders intervene only on edge-cases.

Human-in-the-Loop Guardrails

1. Prompt Library Governance – CTO maintains version-controlled "prompt playbook"; peer-review every fortnight.
2. Change-Approval Flow – All production pushes require at least one founder's Git sign-off; GitHub branch rules enforce.
3. Ethics & Bias Audits – Quarterly review of AI outputs for discriminatory or non-compliant content; logged in Notion.
4. Business-Continuity – Backup prompts and code in encrypted S3; manual run-books stored offline.

Cost Structure (vs. Traditional Hiring)

Cost Line	AI-First Model (JOD, Yr 1)	Traditional 6-FTE Model	Saving
Salaries & benefits	**0**	~100 k	100 k
AI / cloud compute	22 k	8 k	(-14 k)
Freelance overflow (Upwork etc.)	8 k	5 k	(-3 k)
Net delta	**+ 83 k** less burn		

(Compute assumes Replit Core plan + 30 TB AWS traffic; figures reconcile in Financial Plan update.)

Future Talent Optionality

- The 10 % equity pool remains unallocated—kept for (a) an exceptional domain expert, (b) a strategic corporate partner, or (c) conversion into non-dilutive ESOP if regulators eventually require "local tech director" presence.
- Any human hires will be project-based (e.g., specialised growth sprint or penetration-testing engagement) and financed from operating cash-flow, not payroll.

Regulatory HR Compliance

- Jordan Social-Security – Not triggered until first salaried employee; founders draw DMCC dividends.
- PDPL Processor Clauses – Embedded in Replit and AWS DPA addenda; no staff data processed locally.
- Workplace Policies – Boiler-plate anti-harassment, grievance and whistle-blower policies drafted by AI template, filed for regulator readiness even with founder-only team.

Financial Plan

Key Assumptions & Unit Economics

Parameter	Value	Source / Note
Avg. gross booking **fee**	**3.50 JOD**	Weighted mix of 2 JOD (< 25 JOD) & 5 JOD (≥ 25 JOD)
Avg. **provider rebate**	**11 %** of fee (0.38 JOD)	Tier distribution: 80 % Silver, 15 % Gold, 5 % Diamond
Payment-processor cost	**2 %** of fee (0.07 JOD)	Tap Payments draft MDR (Apr 2025)
Net fee retained / booking	**≈ 3.05 JOD**	3.50 – 0.38 – 0.07
Avg. bookings / active user (12 m)	**10**	UX survey
CAC (paid + referral)	**5 JOD**	Year-1 GTM budget
LTV	**≈ 28 JOD**	10 × (3.05 – 0.20 variable overhead)
LTV : CAC	**5.6 ×**	Healthy (> 3 ×)

3-Year Projected Income Statement

	2026	2027	2028
Completed bookings ('000)	150	450	900

Net platform revenue	436 k	1 307 k	2 615 k
Payment fees (2 %)	(11 k)	(32 k)	(63 k)
Gross profit	425 k	1 275 k	2 552 k
Operating expenses			
— Growth & marketing	(103 k)	(262 k)	(392 k)
— AI / cloud compute & tooling	(22 k)	(30 k)	(40 k)
— Founder stipends †	(36 k)	(54 k)	(72 k)
— Legal & G&A	(20 k)	(25 k)	(30 k)
EBITDA	244 k	904 k	2 018 k
Depreciation & amort.	(10 k)	(15 k)	(20 k)
Net finance cost	(20 k)	(15 k)	(10 k)
Profit before tax (PBT)	214 k	874 k	1 988 k
Income tax (20 % Jordan-source)	(20 k)	(110 k)	(248 k)
Net profit	194 k	764 k	1 740 k

Founders take modest stipends (average 1 000 JOD/ month each); bulk of compensation via equity.

Gross margin remains > 97 % because the AI-first model eliminates payroll-heavy OPEX.

Cash-Flow Highlights

	2025 (pre-launch)	2026	2027	2028
Opening cash	–	**450 k**	371 k	853 k
Operating cash-in	–	425 k	1 275 k	2 552 k
Operating cash-out	(50 k)	(261 k)	(381 k)	(534 k)
CapEx / intangibles	(40 k)	(20 k)	(25 k)	(30 k)
Financing (debt / interest)	0	(20 k)	(15 k)	(10 k)
Net cash flow	**+390 k**	**+124 k**	**+854 k**	**+1 978 k**
Closing cash	390 k	**514 k**	**1 368 k**	**3 346 k**

Cash-break-even achieved Q2 2026 (two quarters earlier than the prior six-FTE model).

Simplified Opening Balance Sheet (Dec 2025, post-raise)

	JOD '000
Assets	
Cash & equivalents	**450**
Capitalised development	40
Pre-paid licences / deposits	15
Total assets	**505**

Equity & Liabilities	
Share capital (founders)	30
Seed investment (paid-in capital)	420
Current liabilities (accruals)	55
Total	**505**

No long-term debt assumed; any working-capital facility would be undrawn.

Funding Requirement & Use of Funds

Use of Seed Proceeds	Amount (k JOD)	%
Product build & AI compute (18 m runway)	160	36 %
Growth marketing (Amman & nationwide)	150	33 %
Working capital & provider deposit float	50	11 %
Regulatory, legal & licences	40	9 %
Contingency (buffer 10 %)	30	7 %
Total raise	**430 k JOD** (≈ 607 k USD)	100 %

Seed round structured as equity SAFE or ordinary shares; runway to positive cash flow ≈ 15 months.

Sensitivity & Break-Even

- Booking-volume break-even: ~85 k bookings/year (@ net 3.05 JOD) covers all OPEX & compute.
- A 15 % CAC over-run (to 5.75 JOD) delays cash break-even by ~1.5 months.
- Provider-rebate mix shift to 20 % Gold / 10 % Diamond trims net fee to 2.95 JOD → EBITDA margin down 3 pp in 2027–28—still profitable.

KPI Dashboard Targets

KPI	2026	2027	2028
Completed bookings / month	12 500	37 500	75 000
Active users (MAU)	30 k	80 k	150 k
Active providers	200	450	750
No-show rate	≤ 10 %	≤ 8 %	≤ 7 %
CAC (blended)	≤ 5 JOD	4.5 JOD	4 JOD
Net fee / booking	≥ 3.05 JOD	≥ 2.98 JOD	≥ 2.95 JOD
EBITDA margin	42 %	69 %	77 %

Data Gaps & Next Steps:

- Validate Tap MDR on sub-1 JOD edge cases (could nudge net fee by −0.02 JOD).
- Run 14-day CPI & CPA test (Aug 2025) to confirm 5 JOD CAC assumptions.
- Obtain MoH API fee schedule to refine licence-verification cost (currently booked in G&A).

Financial Outlook:

Leveraging an AI-first, zero-hire operating model, BeautyCort achieves > 40 % EBITDA margin in Year 1, climbs past 75 % by Year 3, and generates cumulative free cash flow > 3 m JOD by end-2028—while requiring a relatively modest 430 k JOD seed investment to reach profitability.

Risk Assessment & Mitigation

#	Risk Category	Specific Threat	Likelihood	Impact	Key Mitigation(s)	Owner
1	**Market Adoption**	Slow user uptake; CAC > 6 JOD	Medium	High	• Staged ad-spend gates tied to CPI/CPA targets• Influencer sprint KPI triggers (stop if CAC > 2 JOD per channel)• Weekly funnel reviews in Metabase	CEO
2	**Provider Supply**	Salons/clinics resist deposits or leave platform	Medium	High	• Tier rebates (10–15 %) reward volume• 30-day payout SLA, real-time dashboards• Quarterly Provider Council feedback	CEO

3	No-Show Rate	Deposits not sufficient; > 15 % no-shows	Low	High	• Mandatory deposit default for clinics• A/B deposit levels in private beta• Intelligent overbooking (±5 %) once data mature	CTO
4	AI-Agent Reliability	Hallucinated code or silent logic errors	Medium	Medium	• Human-in-loop PR sign-off• 90 % unit-test coverage auto-generated• Canary deploy & rollback scripts	CTO
5	Security & PDPL Breach	PII leak or delayed breach notice	Low	High	• AWS KMS, S3 object lock, VPC-only DB• GuardDuty alerts → 72 h incident SOP• Annual external penetration test	CTO / DPO
6	Payment Gateway Outage	Tap downtime → failed checkouts	Medium	Medium	• Graceful-degradation: reserve/unpaid booking queue (15 min hold)• Secondary PSP (Amazon Payment	CTO

				Services) hot-switch by 2026	
7	**Fraudulent Influencer Traffic**	Self-bookings, device farming	Medium	Medium	• Device-ID + cardholder == influencer → auto-void commission• One code per phone & SIM• Monthly fraud audit in ledger job	CEO
8	**Regulatory Change**	VAT on digital fees; stricter data-hosting	Low	Medium	• Monitor MoF 2025 e-services VAT draft• Budget 1 pp fee cushion• Evaluate AWS Outposts in-country mirror	COO
9	**Key-Person Dependency**	Three founders run all ops	Medium	High	• Cross-training; SOP wikis• Critical passwords in shared vault• 50 k JOD key-man insurance each	Board
10	**Capital Adequacy**	Seed round delayed or under-subscribed	Medium	Medium	• Runway stress-test: defer 40 % of ad budget, extend runway 5 m• Convertible bridge back-up	COO

					from angel network	
11	**Reputation / Cultural Mis-step**	Ads violate decency laws	Low	High	• Pre-launch creative checklist vs Art. 39 "public morals"• Legal review for medical claims (Reg. 10/2016)	CEO
12	**Force Majeure**	Internet blackout / pandemic wave	Low	Medium	• Offline SMS booking confirmation fall-back• Local DB replica, 24 h forward-cache	CTO

Heat-Map Summary

- High-impact, medium-likelihood cluster: Market adoption, provider churn, AI reliability.
- Immediate priority actions:
    1. Finalise CAC kill-switch rules in AppsFlyer (July 2025).
    2. Finish AI-prompt governance playbook v1.0 (August 2025).
    3. Execute first penetration test before public launch (September 2025).

Residual-risk target: All High-impact items reduced to Medium or below by launch month through listed mitigations.

Implementation Roadmap

(Milestones Q3 2025 → Q4 2026 — AI-first execution)

Milestone	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26	Q4 26	Owner
DMCC incorporation & Jordan branch licence	■						COO
Seed funds received (430 k JOD)	■						COO
MVP build in Replit (Flutter + Node)	■	◆ code-freeze 30 Sep					CTO
Private beta — 25 providers		■ 15 Sep–30 Sep					CEO
PDPL DPIA & DPO filing		■					COO
Public launch — Amman		◆ 15 Oct	■ ramp Nov–Dec				CEO
Pentest & ISO 27001 gap assessment		◆ 30 Oct	■ follow-ups				CTO

Influencer 90-day sprint #1		■ 15 Oct–15 Jan					CEO
Provider base to 200			■ reach 200 by Mar	◆ maintain			CEO
Hot-Slots & referral engine v2 (agent)			◆ spec 01 Feb	■ live 30 Apr			CTO
CAC ≤ 5 JOD checkpoint			◆ review	■ adjust bids	◆ review	■ review	CEO
Jordan roll-out: Irbid, Zarqa, Aqaba				■ Irbid/Zarqa go-live	■ Aqaba soft-launch	◆ full ops	CEO
AWS Outposts feasibility				◆ study	■ decision		CTO
CSR dashboard launch				◆ design	■ live 15 Aug		COO
Key-man insurance & board policies					◆ complete		Board

Impact & CSR

- Commitment: Donate 10 % of annual net profit to Jordanian women's wellness & entrepreneurship charities.
- First-year focus: mental-health counselling vouchers for salon staff (in partnership with the Jordanian Women's Union).
- Governance:
  - CSR funds auto-allocated each quarter via ledger job written by the Replit agent.
  - Real-time "Impact Dashboard" visible in-app: shows dinars committed, beneficiaries, and stories.
  - Independent NGO sits on Impact Advisory Panel (meets semi-annually).

Metric	Target
% Net profit donated	**10 %** (audited)
Beneficiaries reached (Year 1)	500+
User opt-in to round-up fee	≥ 20 % by Q4 26

CSR aligns directly with BeautyCort's mission to enhance women's wellbeing while reinforcing trust with both users and providers.