# MyCVBuilder.co.uk

## Business Plan 2025-2027

**Company:** MyCVBuilder Limited  
**Website:** https://mycvbuilder.co.uk  
**Document Date:** January 2025  
**Prepared for:** Accountant & Financial Planning

## Executive Summary

MyCVBuilder is a live AI-powered CV optimization SaaS platform generating revenue through freemium subscriptions. The platform uses advanced AI (GPT-4 + Claude 3.5) to provide professional CV analysis and optimization services.

### Financial Highlights

* **Year 1 Revenue Target:** £45,000
* **Year 3 Revenue Target:** £420,000
* **Break-even:** Month 3
* **Initial Investment Required:** £15,000

## Company Mission

**“To democratize professional career advancement through intelligent, accessible CV optimization tools that help job seekers succeed in today’s competitive market.”**

## Current Business Model

### Live Pricing Structure

| Service | Price | Type | Current Market Position |
| --- | --- | --- | --- |
| Free Tier | £0 | Lead Generation | Unlimited access |
| Pay-Per-CV | £4.99 | One-time | Competitive vs £200+ services |
| 30-Day Access | £19.99 | Temporary | Popular with career changers |
| Monthly Subscription | £9.99 | Recurring | Core revenue stream |
| Annual Subscription | £79 | Recurring | 34% discount, best LTV |

### Revenue Mix (Projected Year 1)

* Monthly Subscriptions: 40% (£18,000)
* Annual Subscriptions: 35% (£15,750)
* 30-Day Access: 15% (£6,750)
* Pay-Per-CV: 10% (£4,500)

## Market Analysis

### Target Market

* **Total UK Job Seekers:** 2.5 million annually
* **Digital CV Tool Market:** £45 million
* **Target Addressable Market:** 1.8 million professionals
* **Initial Market Share Goal:** 0.1% (2,000 users)

### Customer Segments

1. **Career Changers (40%)** - Ages 28-45, industry transitions
2. **Recent Graduates (35%)** - Ages 22-28, first professional CVs
3. **Senior Professionals (25%)** - Ages 45+, executive positioning

## Financial Projections

### Year 1 Revenue Model (Conservative)

| Month | New Users | Paying Users | Monthly Revenue | Cumulative |
| --- | --- | --- | --- | --- |
| Jan | 50 | 15 | £500 | £500 |
| Feb | 75 | 30 | £850 | £1,350 |
| Mar | 100 | 50 | £1,400 | £2,750 |
| Apr | 125 | 75 | £2,100 | £4,850 |
| May | 150 | 105 | £3,000 | £7,850 |
| Jun | 175 | 140 | £3,900 | £11,750 |
| Jul | 200 | 180 | £4,800 | £16,550 |
| Aug | 200 | 220 | £5,700 | £22,250 |
| Sep | 225 | 265 | £6,600 | £28,850 |
| Oct | 225 | 310 | £7,500 | £36,350 |
| Nov | 250 | 360 | £8,400 | £44,750 |
| Dec | 225 | 400 | £9,100 | £53,850 |

**Year 1 Total Revenue:** £45,000

### 3-Year Growth Projection

| Year | Users | Revenue | Growth |
| --- | --- | --- | --- |
| 2025 | 2,000 | £45,000 | - |
| 2026 | 6,500 | £156,000 | 247% |
| 2027 | 15,000 | £420,000 | 169% |

### Cost Structure (Monthly)

#### Fixed Costs

* Infrastructure (Vercel/Render/AWS): £150
* AI API Costs (OpenAI/Anthropic): £200
* Payment Processing (Stripe): £80
* Tools & Security: £50
* Accounting: £200
* Marketing: £800
* **Total Fixed:** £1,480/month

#### Variable Costs

* Transaction fees: 2.9% + £0.30 per transaction
* Customer support: £2 per paying customer
* Additional AI processing: Variable

### Profitability

| Year | Revenue | Costs | Profit | Margin |
| --- | --- | --- | --- | --- |
| 2025 | £45,000 | £26,760 | £18,240 | 41% |
| 2026 | £156,000 | £50,600 | £105,400 | 68% |
| 2027 | £420,000 | £105,800 | £314,200 | 75% |

## Marketing Strategy

### Customer Acquisition

* **Target CAC:** £15 per customer
* **Customer LTV:** £67 average
* **Payback Period:** 3.2 months

### Marketing Channels (Year 1 Budget: £9,600)

* **Google Ads (50%):** £4,800 - High-intent keywords
* **Content Marketing (25%):** £2,400 - SEO blog content
* **Social Media (15%):** £1,440 - LinkedIn, professional networks
* **PR/Partnerships (10%):** £960 - University partnerships

### Analytics & Monitoring

* **Google Analytics 4:** Full implementation complete
* **Conversion Tracking:** Landing → Analysis → Purchase
* **Real-time Monitoring:** Revenue, users, conversions

## Operations & Technology

### Current Technical Stack

* **Frontend:** React 18.2 on Vercel
* **Backend:** Node.js/Express on Render
* **Database:** PostgreSQL on AWS RDS
* **AI:** GPT-4 + Claude 3.5 Sonnet
* **Payments:** Stripe (PCI compliant)

### Scalability

* Current infrastructure supports 10,000+ concurrent users
* Auto-scaling configured
* 99.9% uptime target

## Risk Assessment

### Primary Risks & Mitigation

1. **AI Service Disruption**
   * Mitigation: Multi-provider setup + algorithmic fallback
2. **Increased Competition**
   * Mitigation: AI differentiation + superior UX
3. **Economic Downturn**
   * Mitigation: Pivot to redundancy support services
4. **Customer Acquisition Cost Increase**
   * Mitigation: Diversified marketing channels

### Financial Controls

* Monthly P&L analysis
* Weekly cash flow monitoring
* Quarterly variance reporting
* Professional accounting services

## Implementation Timeline

### Year 1 Milestones

* **Q1:** Incorporation, 100 paying customers, break-even
* **Q2:** 500 users, university partnerships
* **Q3:** 1,000 users, recruitment partnerships
* **Q4:** 2,000 users, team expansion planning

### Long-term Vision

* **Year 2:** 6,500 users, mobile app, team growth
* **Year 3:** 15,000 users, market leadership position

## Financial Requirements

### Initial Investment: £15,000

* **Marketing & Customer Acquisition:** £9,000
* **Operating Capital:** £4,000
* **Legal & Setup Costs:** £2,000

### Expected Returns

* **Year 1 Profit:** £18,240 (121% ROI)
* **Year 3 Cumulative Profit:** £438,000
* **3-Year ROI:** 2,820%

## Company Structure

### Proposed Setup

* **Entity:** Limited Company
* **Directors:** James Ingleton (Founder/Technical Director)
* **Registered Office:** [To be determined]
* **Professional Services:** Accountant, solicitor, bank

### Insurance Requirements

* Professional Indemnity: £1M
* Cyber Liability: £500K
* Business Interruption: £100K

## Appendices

### A. Current Platform Screenshots

* Live platform at mycvbuilder.co.uk
* User interface demonstrations
* Feature showcase

### B. Technical Documentation

* Architecture overview
* Security implementation
* Scalability planning

### C. Market Research

* Competitor analysis
* Pricing comparison
* Customer feedback

### D. Financial Models

* Detailed monthly projections
* Sensitivity analysis
* Break-even calculations

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