



Company Profile (for context in the demo)

Company Name: GridSync Technologies Ltd.

Industry: B2B SaaS – Energy & Utility Analytics

Stage: Series A

Founded: 2022

Headcount: 28 employees

Business Model: Annual recurring SaaS licenses + implementation fees



1. P&L Statement (Last 12 Months)

Period: Jan 2025 – Dec 2025

Item	Amount (USD)
Revenue	\$3,240,000
Subscription Revenue	\$2,760,000
Implementation/Onboarding	\$480,000
Cost of Goods Sold (COGS)	\$810,000
Cloud Infrastructure	\$420,000
Customer Support	\$250,000
Data Licensing	\$140,000
Gross Profit	\$2,430,000
Gross Margin	75%

Operating Expenses

Item	Amount (USD)
Salaries & Benefits	\$1,920,000
Sales & Marketing	\$620,000
R&D	\$540,000
General & Admin	\$310,000
Total Operating Expenses	\$3,390,000

Metric	Value
EBITDA	-\$960,000
Depreciation & Amortization	\$120,000
Interest Expense	\$85,000
Net Income	-\$1,165,00
	0

Key Financial Signals

- Revenue growth vs. prior year: **+142%**
 - Monthly burn rate: **~\$80,000**
 - Cash on hand: **\$2.4M**
 - Runway: **~30 months**
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2. Commercial Contracts (Active)

Contract #1 — Enterprise Utility Client

Client: Northern Grid Operations

Type: 3-year SaaS License

Start Date: March 2025

Total Contract Value (TCV): \$1,200,000

Annual Recurring Revenue (ARR): \$400,000

Payment Terms: Net 45

Termination Clause: For convenience with 6-month notice after Year 1

Status: Active, no payment delays

Contract #2 — Regional Energy Provider

Client: Solterra Energy Co.

Type: 2-year SaaS + Implementation

TCV: \$640,000

- \$120,000 implementation (paid upfront)

- \$260,000 ARR

Payment Terms:

- Implementation: 100% prepaid
- SaaS: Quarterly in advance

Renewal: Auto-renew, 12 months

Contract #3 — Government Pilot

Client: City Infrastructure Authority

Type: 12-month pilot

Value: \$180,000

Expansion Clause: Option to expand to \$900,000 5-year framework

Risk Note: Subject to annual public budget approval

Contract Concentration

- Top client = **12% of total revenue**
 - Top 3 clients = **31% of total revenue**
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3. Bank Statement Summary (Derived from PDFs)

Bank: First National Commercial Bank

Account Type: Operating Account

Period Covered: Last 6 months

Metric	Value
Avg Monthly Inflows	\$290,000
Avg Monthly Outflows	\$370,000
Net Monthly Cash Flow	-\$80,000
Lowest Month-End Balance	\$2,180,000

Highest Month-End Balance	\$2,640,00 0
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Inflow Composition

- 78% recurring SaaS payments
- 14% implementation fees
- 8% investor bridge funding (one-time)

Outflow Composition

- Payroll: ~52%
- Cloud vendors: 11%
- Marketing tools & ads: 9%
- Office & admin: 6%
- Loan repayment: 4%

Financial Behavior Signals

- No overdrafts
- No returned payments
- Payroll paid consistently on same dates
- Vendor payments regular, no major delays



Signals Your Bankability Tool Can Score

This dataset allows scoring on:

- **Revenue predictability** → High (ARR-heavy, multi-year contracts)
- **Growth profile** → Very high growth

- **Profitability** → Negative but typical SaaS growth phase
- **Cash stability** → Strong cash buffer vs burn
- **Customer concentration risk** → Moderate
- **Contract quality** → Mostly recurring, medium termination risk
- **Financial discipline** → Clean bank activity, no distress signals