

# Cover Sheet

# Skeli Hybrid CRM-Automation Platform

## Business Plan

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# Business Plan

# Executive Summary

Skeli is a cloud based hybrid CRM-automation platform launched from a humble home base in O'Fallon, Missouri. We are poised to rattle the small business world with a customizable "Skeli Crew" of AI-driven agents. Designed for small business captains—solopreneurs and crews of 1-50 employees—Skeli blends customer relationship management, operational automation, and inventory tracking into one intuitive, affordable tool. Starting with a freemium model and scaling to \$25 and \$50/month tiers, our mission is to help these lean ships grow effortlessly by deploying a Skeli Crew—chat-ready Agents, insight-generating Analysts, and workflow-running Engineers—to save time, streamline operations, and maximize profits without the hefty cost of hiring.

In a \$35.3 billion small business CRM market (projected 2033, 10.5% CAGR), Skeli stands out with its A-La-Skeli customization and humanized AI crewmates (think "Rattle Rick" steering the helm). We're targeting 6.2 million U.S. small businesses—81% solopreneurs and 30%-40% inventory-reliant—who wrestle with time sinks (70% lack growth hours) and operational chaos (60% bogged down by admin). Skeli's got their back—bone and all—offering a skeletal framework to escape the brig of manual drudgery and sail toward profit with automation that saves 5-10 hours weekly and AI boosting conversions up to 300%.

Our MVP, built for \$12,529, launches from the founder's home office, with plans to scale digs as revenues climb. With \$3,000 in marketing, we'll hook 650-1,200 free users, aiming for 9%-12% conversion (80-144 paid users) and a \$12,529 break-even in 3.9 months via annual/biennial plans (\$240-\$840). Year 1 revenue targets \$15,000-\$30,000, with a bone-a-fide vision to snag 1% of the U.S. market (62,000 users, \$37.2M annually). To kickstart this voyage, Skeli seeks a \$25,000 SBA microloan to cover startup costs (\$12,529), equipment (e.g., upgraded dev hardware), and working capital (e.g., \$1,085/month operations), ensuring smooth sailing through beta and beyond.

Skeli's not just a platform—it's a crew that captains can name and tame, rattling the SaaS seas with mischief and might. We're here to crew-up small businesses worldwide, one Skeli at a time!

## Company Description

Skeli is a lean startup, legally structured as an LLC, docked in a home base in O'Fallon, Missouri, with a skeleton crew—literally and figuratively—ready to rattle the small business world. We are Skeli, a cloud-based, hybrid CRM-automation platform that deploys a customizable "Skeli Crew" of AI-driven agents to simplify customer relationships, streamline operations, and manage inventory. Direct from our founder's home harbor, Skeli launches with an MVP built for \$16,589—including a high-powered AI dev setup to ensure a robust foundation for growth, with plans to scale operations and relocate to a dedicated space as revenues rise.

Our target customers are the 6.2 million U.S. small business captains—81% solopreneurs (26.3 million) and 19% with 1-50 employees (1.2 million)—particularly those in retail, e-commerce, and service sectors (30-40%) wrestling with inventory inconsistencies and time sinks. Skeli serves these lean crews with a freemium entry—1 Agent, 1 Analyst, 1 Engineer—teasing the power of Tier 1 (\$25/month) and Tier 2 (\$50/month) “Crew Packs,” plus customizable A-La-Skeli add-ons (\$5-\$10) for captains to name and tame their crew. Unlike competitors like Zoho (\$14-\$52) or HubSpot (\$15-\$1,800), Skeli blends CRM, automation, and inventory into one intuitive tool at a fraction of the cost—think inventory management at \$25 versus Zoho’s \$59 add-on—all wrapped in a playful, humanized brand that turns SaaS into a skeleton crew adventure (is humanized the right word?).

Skeli’s unique advantages lie in our A-La-Skeli customization, humanized AI Skelis, and a skeleton crew identity that swaps drudgery for delight. Short-term, we aim to hook 650-1,200 free users in 6 months with \$3,000 in marketing, convert between 80 and 144 (9 - 12%) paid users, and break even on \$16,589 in 5.3 months via annual and biennial plans (\$240-\$840). Long-term, we’re steering for 1% of the U.S. market (62,000 users, \$37.2M annually) within 5 years, expanding our Skeli Crew to 330 million SMEs worldwide. With a \$30,000 SBA microloan to cover startup costs (\$16,589) and initial operations, Skeli will scale smoothly, bone by bone, into the go-to crew for small business success. The only thing about this startup that isn’t lean, is the potential!

## Market Analysis

Skeli sets sail into the small business software sea, a \$69.2 billion industry in 2024 projected to reach \$131.55 billion by 2033 (CAGR 7.4%). Within this, the small business CRM segment—our prime port of call—stands at \$14.5 billion in 2024, expected to swell to \$35.3 billion by 2033 (CAGR 10.5%), fueled by digital transformation and AI adoption (61% of companies plan AI CRM by 2025). Add in the \$3.5 billion inventory management software market (CAGR 10.8% to \$6.5B by 2030), and Skeli’s hybrid CRM-automation-inventory platform is poised to seize a multi-billion-dollar opportunity. Small businesses—lean crews craving efficiency—are the wind in our sails, with 85% already leveraging digital tools to stay afloat.

Our target market is the 6.2 million U.S. small businesses—81% solopreneurs (26.3 million with no employees, median income \$50K-\$70K) and 19% with 1-50 employees (1.2 million, averaging \$387K-\$1.08M revenue)—concentrated in urban hubs like California (4.1M), Texas (3M), and Florida (2.8M). We’re zeroing in on the 30%-40% (1.9-2.5 million) in retail, e-commerce, and service sectors needing inventory management alongside CRM and automation. These captains face choppy seas: 70% lack time for growth, 60% drown in admin tasks, and 40% juggle inventory chaos with spreadsheets. Skeli’s AI Crew—Agents, Analysts, and Engineers—offers a lifeline, saving 5-10 hours weekly, boosting conversions up to 300%, and managing stock at a fraction of competitors’ costs.

The competitive landscape is crowded but ripe for Skeli's entrance. Zoho CRM (\$14-\$52/month) and HubSpot (\$15-\$1,800/month) lead the CRM pack, while Pipedrive (\$14-\$99) and Keap (\$79-\$199) chase sales and automation. Inventory tools like Zoho Inventory (\$59-\$249) or TradeGecko (\$39-\$599) tack on steep fees. Skeli's edge? We blend CRM, automation, and inventory into one ship—starting free, scaling A-La-Skeli at \$5-\$10, and topping out at \$50/month with AI-driven Skelis (e.g., “Gearbones Gary”) that Zoho's \$52 Enterprise and HubSpot's \$1,200 AI tiers can't match for value or fun. Our 9 - 12% freemium conversion target (vs. industry 2 - 5%) rides on this all-in-one simplicity and skeleton crew charm, aiming to snag 1% of the U.S. market (62,000 users, \$37.2M) in 5 years. Skeli's is ready to jolt the small business SaaS scene—one captain at a time!

## Organization and Management

Nick Owens, Founder and CEO, brings 7 years of software development experience—honed on the cloud platform ServiceNow—to the helm of Skeli. With a knack for coding cloud-based solutions and a brilliant idea to empower small business captains, Nick single-handedly built the \$16,589 MVP—powered by an HP OMEN laptop, three monitors, and multi-gig connectivity—while wielding AI tools like GitHub Copilot to craft the Skeli Crew: Agents, Analysts, and Engineers. Roles include product development (70-80 hours of coding magic), strategic planning (charting the 5.3-month break-even course), and customer engagement (naming “Rattle Rick” with beta captains). For now, Nick is the lone Skeli steering the ship, leaning on contract work (e.g., freelance designers) as needed. Assuming revenues allow, plans call for a first mate—likely a COO—to help man the ship two years post-break-even (around Year 2-3), joined by two non-skeleton crew members: a developer to bone up the platform and a social media/marketing lead to spread Skeli's mischief.

Skeli's organizational chart is a bare-bones affair: Nick Owens at the top as CEO, overseeing all functions—development, operations, marketing, and support—from the O'Fallon home harbor. External advisors may join the crew as Skeli scales—think a SaaS mentor or financial guru—but for now, Nick's vision and grit keep the ship afloat. With A-La-Skeli customization and a playful “Skeli Crew” brand, he's rigging this startup for success, one bone at a time. No bloated bureaucracy here—just a captain and their Skelis, ready to rattle the SaaS world!

## Products and Services

Skeli blends products (CRM, Inventory, Automation) and services (AI Agents, AI Analysis) into one intuitive package, starting free and scaling A-La-Skeli from \$5 add-ons to \$25 and \$50/month tiers. Whether it's managing leads, tracking stock, or automating tasks, Skeli saves captains 5-10 hours weekly, boosts conversions up to 300%, and builds profits without the cost of a human crew. Launched as an MVP in beta, Skeli's just the beginning—future upgrades will add more Skelis to the roster. Here's the crew breakdown:

## **CRM (Customer Relationship Management)**

Skeli's CRM is the captain's log for customer connections, offering contact management (50 free, unlimited paid), lead tracking, and task logging. From "Rattle Rick" chatting leads to personalized follow-ups, it simplifies relationships for the 6.2 million U.S. small businesses drowning in admin (60%). Unlike HubSpot's \$1,800 bloat, Skeli starts free and scales lean at \$25-\$50/month—CRM with a skeleton crew twist.

## **Inventory Management**

Our inventory tool tracks stock from the hold—10 models free, 100 in Tier 1 (\$25), unlimited in Tier 2 (\$50)—with low-stock alerts and sales sync. For the 1.9-2.5 million retail and e-commerce captains facing inventory chaos (40% use spreadsheets), it's a lifeline at half Zoho Inventory's \$59 fee. A bone-a-fide edge: tie stock to CRM workflows for seamless ops.

## **Automation**

Automation is the wind in the captain's sails—5 workflows free, 30 in Tier 1, unlimited in Tier 2—executed by Skeli Engineers. Automating emails, tasks, and inventory restocks, it slashes the 70% of small business time sunk in manual work. Competitors like Pipedrive (\$99 max) can't match Skeli's all-in-one flow at \$25-\$50/month.

## **AI Agent Service**

Skeli Agents are chat-ready crewmates—1 free (10 tickets), 3 in Tier 1 (150 tickets), 5 in Tier 2 (500 tickets)—handling customer chats, tickets, and lead outreach via email/text. For captains juggling support (35% CRM drop-off due to poor response), Agents escalate only when needed (e.g., "Unhappy? Call the captain!"). A \$5 A-La-Skeli add-on beats a \$15/hour VA—talk about bony brilliance!

## **AI Analysis Service**

Skeli Analysts crunch data—1 free (Sales report), 2 in Tier 1 (Sales + Inventory), 3 in Tier 2 (all areas + AI insights)—offering predictions like "Restock 50 units" or "Follow Lead X." For the 70% of owners lacking growth time, this service (e.g., "Stockmaster Sam") turns numbers into profit at \$10 A-La-Skeli, undercutting Salesforce's \$75 AI tier with Skeli flair.

Skeli's MVP—live in beta—ships with Free Tier teasers, Tier 1 and 2 Crew Packs, and A-La-Skeli customization (name your Skelis!). Future plans? More crewmates (e.g., "Skeli Marketer") and AI upgrades (e.g., auto-workflows) to keep captains scaling smooth. Skeli's not just a tool—it's a crew that rattles the SaaS seas, one bone at a time!

# Marketing and Sales

Skeli's marketing and sales strategy is a pirate's playbook—lure small business captains with a free Skeli Crew, hook them with value, and sail them to paid tiers with vast seas of value. We're targeting 6.2 million U.S. small businesses—26.3 million solopreneurs and roughly 2 million inventory-reliant crews—with a \$3,000 marketing budget to snag 650-1,200 free users in 6 months. Our freemium model, A-La-Skeli customization, and "Skeli's got your back—bone and all!" branding will drive 9%-12% conversion (80-144 paid users), breaking even on \$16,589 in 5.3 months via annual and biennial plans. Here's how we'll navigate the seas of SaaS:

## Marketing Strategies

Skeli's crew casts a wide net with low-cost, high-ROI channels:

- **Content Marketing (\$500):** Lead magnets like "The Small Business Guide to CRM + Inventory" (eBook) and blogs ("5 Ways Skeli Saves 10 Hours") gate Free Tier signups, targeting 500 users at \$1-\$2 CAC—ROI 378%-900% with annuals (\$15K-\$30K Year 1).
- **Targeted Paid Ads (\$1,450):** Google (\$750) hits "small business CRM" (333-1,000 clicks, \$1-\$3/click) and FB/IG (\$700) targets retail/solopreneurs (375-1,500 clicks, \$0.50-\$2/click), aiming for 95-300 free users, retargeted for 10% signup—ROI 25%-301% with annuals.
- **Community Engagement (\$50):** X posts and Reddit (r/smallbusiness) spark buzz—"Name your Skeli Crew!"—driving 50-200 signups at \$0.25-\$1 CAC, ROI 2,396%-11,132%.
- **Referral Program (\$500):** "Refer a paid captain, get a month free!" turns 50 users into 10 paid (20% success), ROI 593% with \$3,120 annual revenue.
- **Branding:** "Assemble Your Skeli Crew!" and "Hoist The Sales!" make Skeli the affable and approachable, all-in-one CRM-automation-inventory tool that many small business captains are craving.

## Sales Process

Skeli's sales journey is a smooth and simple voyage:

- **Free Tier:** Captains sign up for 1 Agent (10 tickets), 1 Analyst (Sales report), 1 Engineer (5 workflows, 10 inventory models)—a teaser that saves 2-3 hours weekly.
- **Conversion:** Caps (e.g., 10 tickets) and teasers (e.g., 48-hour AI unlock) nudge 9%-12% to paid—Tier 1 (\$25/month, 3/2/3 crew) for automation, Tier 2 (\$50/month, 5/3/5 + AI) for growth, or A-La-Skeli (\$5-\$10/add-on) for flexibility. Gamified onboarding ("Name Rattle Rick!") and emails ("Scale smooth with Tier 2!") seal the deal.
- **Pricing:** Free to \$25-\$50 monthly, \$240-\$480 annual (20% off), \$420-\$840 biennial (30% off)—beats Zoho (\$52) and Pipedrive (\$99) with all-in-one value.
- **Close:** 80-144 paid users in 6 months (650-1,200 free x 9%-12%), with 25%-35% opting for annual/biennial (\$15K-\$30K Year 1 revenue).



At Skeli, we're not just selling software, we're selling freedom and liberation. Skeli's mission is to free small business captains from the grasp of administrative shackles by uniting captain and crew.

## Funding Request

Skeli's setting sail with a \$30,000 SBA microloan request to bone up our lean startup and steer small business captains to success. Docked in O'Fallon, Missouri, this funding will fuel our \$16,589 MVP launch—covering startup costs, high-powered equipment to meet the needs of AI, and working capital—to hook 650-1,200 free users, convert 9%-12% (80-144 paid), and break even in 5.3 months. With a Skeli Crew of AI-driven Agents, Analysts, and Engineers, we're rattling the \$35.3 billion CRM market, and this microloan is the wind in our sails to our smooth scaling.

Here's how we'll deploy the \$30,000 treasure chest:

- **Startup Costs (\$16,589):**
  - **Development (\$230):** AI tools (e.g., GitHub Copilot) to build the Skeli Crew—Agents for chats, Engineers for workflows.
  - **Infrastructure (\$12):** Domain and initial cloud hosting (AWS free tier).
  - **Marketing (\$747):** \$600 freelance designer + \$147 for website, Canva, and beta ads—seeds our \$3,000 push.
  - **Legal/Admin (\$150):** LLC setup and contracts—keeps Skeli shipshape.
  - **Miscellaneous (\$70):** Stock assets and buffer—covers small surprises.
  - **Reallocated Investments (\$11,320):** \$3,000 marketing, \$1,800 infrastructure (e.g., AWS beyond free), \$2,620 features (e.g., AI polish), \$2,400 onboarding, \$1,500 buffer—rigs the MVP for 1% market capture (\$37.2M).
  - **Equipment (\$4,060):** HP OMEN laptop (\$2,000), three 4K monitors (\$1,350), docking station (\$350), multi-gig router + setup (\$550)—powers AI dev and scales from home base.
- **Working Capital (\$13,411):** Covers \$1,085/month operating costs (hosting, email, analytics, support) for 12 months + \$391 buffer—ensures smooth sailing through beta and Year 1 revenue (\$15K-\$30K).

Repayment is a breeze with Skeli's lean model—\$30,000 over 6 years at average SBA microloan terms of 7% interest is roughly \$595 monthly. Post-break-even (5.3 months, 474 users at \$35 ARPU = \$16,590), monthly revenue of \$2,835-\$5,040 (80-144 users) covers \$1,085 costs and \$595 payments, leaving \$1,155-\$3,360 profit to reinvest.

Future funding? None planned—Year 1 profits fuel hires (Year 2-3: first mate, dev, marketing) and upgrades (e.g., "Skeli Marketer"). Skeli's not just asking for gold—we're forging a crew to sail the small business seas.

Skeli's financial voyage charts a lean startup's rise from an O'Fallon, Missouri home base to a \$37.2M horizon—1% of the U.S. small business market—rattling the SaaS seas with a Skeli

Crew of AI-driven mates. With a \$16,589 MVP and \$30,000 SBA microloan, we project Years 1-3 revenue, expenses, and profits, breaking even in 5.3 months and repaying the loan by Year 3—all while scaling smooth, bone by bone. Assumptions ride on 9%-12% freemium conversion, \$35 ARPU (A-La-Skeli mix), and reinvested profits fueling growth (e.g., hires in Year 2-3). Here's the Skeli breakdown:

### Year 1 (Beta Launch)

- **Revenue:** \$15,000-\$30,000
  - 650-1,200 free users (6-month beta, \$3,000 marketing), 9%-12% conversion = 80-144 paid users (25%-35% annual/biennial at \$240-\$840).
  - ARPU \$35 (60% Tier 1 \$25, 40% Tier 2 \$50 + add-ons) = \$2,835-\$5,040/month by Month 12.
- **Expenses:** \$29,609
  - Startup: \$16,589 (MVP + equipment: HP OMEN, 4K monitors, router).
  - Operating: \$1,085/month x 12 = \$13,020 (hosting, email, analytics, support).
- **Net Income:** -\$14,609 to +\$391
  - -\$14,609 (low end) to +\$391 (high end)—lean burn offset by revenue ramp.
- **Break-Even:** 5.3 months (474 users x \$35 = \$16,590 vs. \$16,589).
- **Loan Repayment:** \$7,140 (\$595/month x 12, 6-year 7% term)—covered by \$1,155-\$3,360 monthly profit post-break-even.

### Year 2 (Growth)

- **Revenue:** \$60,000-\$100,000
  - 3,000-5,000 free users (ads + referrals), 10%-12% conversion = 300-600 paid users (30% annual/biennial).
  - ARPU \$35 = \$10,500-\$21,000/month by Month 24.
- **Expenses:** \$27,020-\$33,020
  - Operating: \$13,020 (\$1,085/month).
  - Hires: \$0-\$6,000 (contract work or Year 2 hires—first mate, dev, marketing—delayed if revenue lags).
  - Marketing: \$14,000 (reinvested profits boost ads).
- **Net Income:** \$32,980-\$72,980
  - Profit scales as users grow, funding crew expansion.
- **Loan Repayment:** \$7,140—fully covered.

### Year 3 (Scale)

- **Revenue:** \$150,000-\$250,000
  - 7,500-12,500 free users, 10%-12% = 750-1,500 paid users (35% annual/biennial).
  - ARPU \$35 = \$26,250-\$52,500/month by Month 36.
- **Expenses:** \$55,020-\$73,020
  - Operating: \$15,020 (\$1,252/month, hosting scales).

- Hires: \$24,000-\$36,000 (first mate \$12K-\$18K, dev \$6K-\$9K, marketing \$6K-\$9K, contract/part-time).
  - Marketing: \$16,000 (expanded campaigns).
- **Net Income:** \$94,980-\$176,980
  - Robust profit fuels office move, more Skelis (e.g., “Skeli Marketer”).
- **Loan Repayment:** \$7,140—final \$8,680 paid by Year 3 end (\$30K total: \$21,420 principal paid, \$8,580 interest).

Skeli’s projections assume 20%-25% annual user growth, \$1,085-\$1,252/month costs, and no further funding—profits bone up the ship. By Year 3, 750-1,500 users (1.2 - 2.4% of 62,000-user 1% goal) signal a \$37.2M potential within 5 years. Skeli’s not just numbers—it’s a crew braving the SaaS seas to prosperity!

## Appendix

The Skeli Appendix is the treasure chest beneath the deck—packed with the bones of proof that keep our lean startup sailing toward a \$37.2M horizon. Docked in O’Fallon, Missouri, Skeli’s hybrid CRM-automation platform comes with a Skeli Crew of AI-driven mates, and these documents chart the course from a \$16,589 MVP to rattling the SaaS seas. Here’s what’s stowed away for captains, lenders, and crew to inspect:

- **Founder Resume:** Nick Owens—7 years of cloud software development experience with ServiceNow, captain of Skeli’s brilliant vision.
- **LLC Documentation:** Single-member LLC filing for Skeli, registered in Missouri—legal bones in order (estimated March 2026).
- **Market Research Data:** Sources for \$35.3B CRM market (2033, 10.5% CAGR), \$6.5B inventory market (2030, 10.8% CAGR), 6.2M U.S. small businesses (SBA, 2024)—anchors our market analysis.
- **Equipment Purchase Details:** Receipts/estimates for \$4,060 setup—HP OMEN laptop (\$2,000), three 4K ASUS PA279CV monitors (\$1,350), Kensington dock (\$350), NETGEAR router + setup (\$550)—powers our AI Skelis.
- **Financial Breakdown:** Detailed Year 1-3 spreadsheets—revenue (\$15K-\$250K), expenses (\$29K-\$73K), net income (-\$14K to \$176K), \$30K loan repayment (\$595/month)—bones of our projections.
- **MVP Feature List:** Specs for Free Tier (1/1/1 Skelis), Tier 1 (\$25, 3/2/3), Tier 2 (\$50, 5/3/5), A-La-Skeli add-ons (\$5-\$10)—showcases the crew in action.
- **Marketing Samples:** “w Your Skeli Crew!” ad mockup and “Rattle away the grind!” eBook excerpt—proof of our pirate playbook.

This chest stays lean—no fluff, just facts—ready for SBA lenders to eye our funding request or future mates to join the Skeli voyage. Need more bones? We’ll dig ‘em up as Skeli scales—one Skeli at a time!

