

# ROI Analysis

Solo Development with Cursor AI  
vs. Hiring Full-Stack Developer

Project: Oikion MVP

Real Estate SaaS Platform for Greek Agencies

Document Version: 1.0

Date: January 31, 2026

Analysis Period: 12-month development cycle

# Executive Summary

This document analyzes two development trajectories for Oikion, a multi-tenant SaaS platform for Greek real estate agencies, comparing solo founder development with Cursor IDE + Claude Opus 4.5 versus hiring a full-stack developer equipped with the same AI tools.

## Key Recommendation

Continue solo development with AI through MVP launch, then reassess based on traction metrics and revenue.

## Key Findings Summary

Metric	Solo + AI	Developer + AI	Difference
12-Month Cost	\$2,520	\$84k - \$132k	97-98% savings
Time to MVP	3-4 months	2-3 months	30-40% faster
Feature Velocity	8-12/month	15-25/month	87-108% faster
Code Quality Risk	Medium-High	Low-Medium	Higher oversight
Bus Factor	Critical (1)	Low (1-2)	Similar risk

The analysis recommends continuing solo development through MVP launch (estimated 3-4 months) to preserve capital during the highest-risk pre-revenue phase. Revisit the hiring decision when MRR exceeds \$10k, customer count reaches 15+, or feature backlog exceeds 3 months of solo capacity.

# 1. Current Project Assessment

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## 1.1 Codebase Metrics (as of Jan 31, 2026)

Project Version: 0.1.4-alpha-pre-launch  
Total Source Files: 1,170 TypeScript/TSX files  
Database Models: 91 models (2,791 lines)  
Project Size: ~6.2 GB (with dependencies)  
Recent Activity: 15 commits in last 3 months  
Current Branch: Admin-Features

## 1.2 Technology Stack Complexity

### High Complexity Components:

- Next.js 16 (App Router) + React 19 (latest)
- Multi-tenant architecture with organization isolation
- Clerk authentication with custom role system
- Prisma ORM with 91 interconnected models
- Real-time messaging with Ably WebSockets
- Dual API systems (internal + external)

### Risk Assessment:

The stack is modern but stable. Using bleeding-edge React 19 introduces minor update risks.

## 1.3 Feature Completeness

Based on codebase analysis: ~72% complete. Estimated 3-4 months to launch (solo with AI) or 2-3 months (with dedicated developer).

## 2. Cost Analysis: 12-Month Comparison

### 2.1 Direct Costs Comparison

Item	Solo Annual	Dev Low	Dev High
Cursor Pro	\$240	\$240	\$240
Salary	-	\$72,000	\$108,000
Tools	\$1,800	\$1,800	\$1,800
Benefits	-	\$16,800	\$25,800
<b>Total</b>	<b>\$2,520</b>	<b>\$90,840</b>	<b>\$135,840</b>

#### Capital Efficiency:

Solo development provides 97-98% cost savings during the critical pre-revenue phase.

### 2.2 Break-even Analysis

#### Solo + AI is optimal when:

- Cash runway under \$150k
- Revenue 6+ months away
- Product-market fit unproven
- Founder has technical skills

#### Developer + AI viable when:

- Raised \$500k+ seed funding
- Strong early traction (50+ users)
- Speed critical for competition

### 3. Development Velocity

#### 3.1 Timeline to MVP Launch

Phase	Solo + AI	Developer	Delta
Admin Features	3-4 weeks	2-3 weeks	-1 week
CRM & MLS Polish	4-5 weeks	3-4 weeks	-1 week
Messaging	3-4 weeks	2-3 weeks	-1 week
Testing	3-4 weeks	2-3 weeks	-1 week
Total	16-22 weeks	14-18 weeks	-2-4 weeks

**Key Insight:**

Developer saves 2-4 weeks but needs 2-3 weeks onboarding, netting only 1-2 weeks actual savings.

#### 3.2 Post-MVP Velocity

- Solo + AI: 8-12 features/month
- Developer + AI: 15-25 features/month (87-108% faster)

**Solo Accelerators:**

- No communication overhead
- Deep product knowledge
- Fast iteration

**Solo Decelerators:**

- Context switching between roles
- No code review partner
- Burnout risk

## 4. Recommendations

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### 4.1 Phased Approach

#### Phase 1: Solo to MVP (Months 1-4)

##### Rationale:

Preserve cash during highest-risk period, maintain vision control, prove product-market fit first.

##### Goals:

- Complete MVP to beta quality
- Onboard 10-20 pilot agencies
- Validate pricing
- Establish \$3k-\$10k MRR baseline

#### Phase 2: Evaluation (Months 5-6)

##### Hire if 3+ are true:

MRR over \$10,000

15+ customers, under 10% churn

Backlog over 2 months

Support over 15 hrs/week

Path to \$30k+ MRR in 6 months

9+ months runway

##### Continue solo if:

- MRR under \$5,000
- Unclear product-market fit
- Runway under 6 months after hiring

## 5. Financial Thresholds

### 5.1 When to Hire

Stage	MRR	Action	Reasoning
Pre-launch	\$0	Solo + AI	Preserve cash
Beta	\$0-\$5k	Solo + AI	Not sustainable yet
Early	\$5k-\$15k	Consider	Salary 40-75% revenue
Scaling	\$15k-\$30k	Hire	Salary 25-50% revenue
Growth	\$30k+	Expand team	Salary under 25% revenue

#### Rule:

Hire when salary is under 50% of MRR with 6+ months runway.

### 5.2 Greek Market

Developer rates (2026):

- Junior: 30-42k EUR/year
- Mid-level: 45-65k EUR/year
- Senior: 65-90k EUR/year

#### Advantage:

40-50% savings vs. Western Europe/US markets.

#### Market Opportunity

- 25,000 real estate agencies in Greece
- 30% digitalization rate (growing)
- Gap: Integrated MLS + CRM solution

## 6. Conclusion

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### Primary Recommendation (Jan 2026)

Continue solo with Cursor + Claude through MVP (3-4 months). Your codebase is 72% complete. Hiring saves 4-6 weeks but costs \$28k-\$44k during highest-risk pre-revenue phase.

### Decision Criteria

#### Choose Solo + AI if:

- Cash under \$150k
- MRR \$0-\$5k
- Strong technical skills
- Can commit 40+ hrs/week

#### Choose Developer + AI if:

- Cash over \$300k
- MRR \$10k+
- Critical time pressure
- Backlog over 3 months

### Success Factors

#### For Solo + AI:

1. Ruthless prioritization
2. Master Cursor workflows (2-3x productivity)
3. Avoid burnout (strict limits)
4. Build for scalability
5. Automate everything

**Good luck with Oikion!**



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Based on Jan 2026 market conditions and Oikion codebase assessment.

Review quarterly and adjust based on real-world performance.