**TFIVE — Business Plan**

**Confidential — September 2025**

**1. Executive Summary**

TFIVE is a Germany-based, globally focused platform for personal and professional development. The name TFIVE stands for “Twenty-Five”, reflecting the science-backed focus rhythm that underpins the platform: people can sustain peak concentration for about 25 minutes at a time. Each session is built around this cycle and structured as Learn → Act → Earn, guided by the AI companion “T”. Users can also join Tfive Live peer conversations to deepen practice and build accountability.

A single **Tfive ID** powers two strictly separated environments: a Work Space (employer programs, aggregated insights, employer-funded rewards) and a Personal Space (fully private, user-controlled, sponsor-funded rewards). This privacy-first architecture eliminates the primary adoption barrier in employer-provided wellbeing and learning tools. TFIVE integrates directly into Teams, Slack, and WhatsApp, ensuring daily relevance.

**Business model.** TFIVE operates as a B2B SaaS platform, with pricing starting at €2.50 per employee per month and scaling up to €12 depending on volume and feature set. Expansion revenues come from predictive HR dashboards, custom employer programs, and sponsorships that finance the Personal Earn catalog.

**Funding stance.** TFIVE is currently developing its MVP with self-funding. A €1M seed round will be raised to scale once the MVP is completed and launched: roll out enterprise pilots, build sales and partnership capacity, expand the sponsor catalog for Personal Earn, strengthen enterprise integrations (SSO/SCIM), and initiate global market entry.

**Team.** TFIVE was founded by Abdeslam Afras (CEO) and Axel Moddemann (Leadership & Transformation) as the main driving founders. The founding team also includes Tod Ewasko (Product & UX Leadership), Ben Woollett (Head of International Partnerships), and former professional footballers Christian Hochstätter and Uli Borowka, who bring credibility, reach, and ambassadorial strength to TFIVE’s positioning. Together they combine expertise in corporate transformation, leadership, product innovation, international business, and public influence.

**Goal.** Establish TFIVE as the global standard for daily personal development—trusted by employees, valued by employers, and built for scale.

**2. Company Overview**

**2.1 Vision & Purpose**

TFIVE was created to solve one of the most pressing challenges of modern work and life: the absence of a trusted, unified, and engaging platform for daily personal development. Existing solutions are fragmented—one app for wellbeing, another for learning, another for coaching—while employees increasingly demand privacy and employers require measurable results.

The name TFIVE reflects the platform’s foundation: the “Twenty-Five” minute focus rhythm. Rooted in cognitive science and the Pomodoro method, it captures the idea that people can achieve meaningful growth in just 25 minutes a day when the process is structured, rewarding, and repeatable.

TFIVE’s vision is to become the global standard for daily growth, combining learning, wellbeing, inclusion, and recovery into a single structure that is simple, private, and rewarding. The 25-minute Pomodoro-inspired framework ensures that sessions are short enough to fit into a workday but long enough to drive real impact.

**2.2 Origin**

The idea for TFIVE grew from the recognition that traditional HR and wellbeing solutions fail on three fronts:

1. **Privacy concerns** prevent adoption.
2. **Lack of recognition** reduces engagement.
3. **Fragmented tools** make consistent growth difficult.

TFIVE also draws on science around human attention spans and productivity. Research shows that people can sustain peak focus for about 20–30 minutes before concentration naturally declines. This insight inspired TFIVE’s 25-minute session structure, long enough to allow meaningful progress but short enough to fit into a busy workday without fatigue.

**The Learn → Act → Earn framework builds on this rhythm:**

* **Learn** introduces new knowledge in a concentrated burst.
* **Act** allows immediate application to reinforce retention.
* **Earn** closes the loop with recognition and reward, boosting motivation.

By combining AI personalization, a dual-space privacy-first architecture, and a reward system linked to both employers and sponsors, TFIVE delivers a breakthrough in how organizations support their people and how individuals invest in themselves.

**2.3 Founding Team**

TFIVE is led by a diverse and complementary founding team that blends strategy, transformation, product design, international scaling, and ambassadorial strength.

* **Abdeslam Afras (Co-Founder & CEO)**  
  Main founder and strategic driver. Abdes brings deep expertise in corporate transformation, digital innovation, and building scalable business models. He defines the vision, leads investor relations, and drives business development.
* **Axel Moddemann (Co-Founder, Leadership & Transformation)**  
  Main founder alongside Abdes. Axel specializes in leadership, organizational transformation, and strategic change. He shapes TFIVE’s positioning as a system that not only improves individuals but also strengthens organizational culture.
* **Tod Ewasko (Co-Founder, CTO)**  
  Responsible for user experience and product innovation. Tod ensures that TFIVE’s platform design is intuitive, engaging, and capable of scaling globally. His focus is on turning the Learn–Act–Earn model into a seamless digital experience.
* **Ben Woollett (Co-Founder, Head of International Partnerships)**  
  Leads TFIVE’s international expansion. Ben brings strong experience in building partnerships, scaling businesses into new markets, and connecting with investors worldwide.
* **Christian Hochstätter (Co-Founder, Ambassador & Partnerships)**  
  Former professional footballer and sports executive. Christian adds reach, credibility, and leadership experience, helping position TFIVE with both corporate and public audiences.
* **Uli Borowka (Co-Founder, Ambassador & Recovery Advocate)**  
  Former professional footballer known for his resilience journey. Uli brings authenticity and advocacy around **recovery and wellbeing**, strengthening TFIVE’s voice in the inclusion and mental health space.

**2.4 Structure & Governance**

TFIVE is based out of Germany with a **global growth orientation**. The two main founders (Abdes and Axel) lead the strategic direction, supported by the broader co-founding team. A governance framework ensures transparency with investors and clear decision-making, while advisory support from experts in psychology, HR, and technology provides additional oversight.

**3. Market Analysis**

The market for personal and professional development solutions is undergoing rapid expansion, driven by global health challenges, evolving workplace structures, and rising demands for measurable outcomes in HR spending. TFIVE is positioned at the intersection of corporate wellness, corporate e-learning, and employee engagement, three high-growth markets that together represent a multi-hundred-billion-dollar global opportunity.

The corporate wellness market alone was valued at approximately USD 54 billion in 2024 and is projected to grow to nearly USD 90 billion by 2032, reflecting a compound annual growth rate of around 7–8%. This growth is being fueled by employers’ urgent need to address stress, burnout, absenteeism, and turnover. In parallel, the corporate e-learning market is scaling even faster: valued at USD 104 billion in 2024, it is expected to reach USD 335 billion by 2030, growing at over 20% CAGR. Organizations are increasingly replacing traditional training with AI-enabled, digital-first micro-learning models that integrate into the daily workflow.

The macroeconomic case for a platform like TFIVE is compelling. According to the World Health Organization, depression and anxiety cost the global economy an estimated USD 1 trillion every year in lost productivity. Gallup’s 2023 “State of the Global Workplace” report further highlights that disengaged employees account for a staggering USD 8.8 trillion in annual economic loss, roughly 9% of global GDP. In Germany alone, mental health-related absenteeism already represents more than 20% of all sick days, with costs continuing to rise. Employers are under pressure not only to protect workforce health but also to demonstrate ROI on wellbeing and development budgets.

Several key trends amplify the need for TFIVE’s approach. Hybrid and remote work have become permanent, making digital-first engagement essential. Employees are also demanding greater privacy: a PwC study in 2023 showed that more than 60% of employees hesitate to use employer-provided wellbeing tools due to concerns about data access. Traditional training formats are failing as well. Research shows that human beings can only sustain peak focus for 20–30 minutes, which aligns directly with TFIVE’s Twenty-Five minute session design. Moreover, studies confirm that it takes an average of 66 days to form a new habit, underscoring the need for short, daily, repeatable formats rather than sporadic workshops.

At the same time, the recognition gap in employee programs remains significant. Deloitte research indicates that companies with strong recognition programs see 60% higher engagement. Yet most platforms fail to reward consistent growth in meaningful ways. TFIVE addresses this gap by embedding Earn into every session—linking effort to recognition, whether funded by employers (vouchers, events, team incentives) or by sponsors (personal rewards in the private space).

**Target Market**

The primary target market for TFIVE includes medium, large, and very large enterprises ranging from 500 employees to well over 10,000 employees. These organizations face the most pressing challenges with employee wellbeing, engagement, and development at scale, and they have the budgets to invest in sustainable solutions. Industries of focus include consulting, finance, technology, healthcare, and professional services, where human capital is both the largest asset and the highest cost.

The secondary market consists of SMEs (50–500 employees), reached through distribution partners, as well as universities and public sector institutions, which increasingly prioritize inclusion, wellbeing, and skill development.

TFIVE’s initial launch markets will be Germany, the United Kingdom, the United States, and Australia. These markets combine strong corporate spending on wellbeing and learning with openness to digital-first HR solutions. Expansion into additional regions will follow, leveraging the founding team’s international partnerships and ambassador network for credibility and reach.

**Strategic Positioning**

TFIVE is positioned at the convergence of wellbeing, learning, and employee engagement. Unlike wellness apps such as Calm or Headspace, which focus narrowly on meditation, or coaching platforms like BetterUp, TFIVE delivers a holistic, daily development system.

**Its advantages are clear:**

1. Fits into the workday through short, science-backed 25-minute sessions.
2. Protects privacy with a dual-space, ID-based architecture.
3. Combines learning, wellbeing, inclusion, and recovery in one seamless platform.
4. Rewards growth through both employer-funded and sponsor-funded incentives.
5. Provides ROI clarity with predictive HR dashboards and actionable insights.

This combination of science-backed design, user privacy, and ROI accountability positions TFIVE to become the global standard for daily personal development.

**4. Problem Statement**

Despite billions spent annually on corporate wellness, learning, and engagement programs, most organizations are failing to see measurable impact. Employees often do not trust or engage with the tools provided, while HR leaders struggle to demonstrate ROI to executive leadership. The result is wasted investment, persistent disengagement, and rising costs linked to absenteeism, turnover, and burnout.

**4.1 Employer Challenges**

* **Burnout and absenteeism**: Stress-related illness is one of the leading causes of absenteeism globally. In Germany, over 20% of sick days are linked to mental health. In the US, the American Institute of Stress estimates that 83% of employees suffer from work-related stress, costing businesses USD 300 billion annually.
* **Disengagement**: Gallup data shows that only 23% of employees worldwide are engaged at work, while nearly one in five is actively disengaged. This translates to enormous productivity losses and increased turnover.
* **Fragmented solutions**: Employers often purchase separate apps for meditation, e-learning, coaching, and wellbeing surveys. These tools do not integrate, making it difficult for HR to scale adoption or measure outcomes.
* **ROI pressure**: Executives increasingly demand proof that HR and wellbeing investments deliver measurable improvements. Without predictive data, HR leaders struggle to make the business case.

**4.2 Employee Challenges**

* **Privacy concerns**: Employees are often reluctant to use company-provided apps, fearing that personal usage or sensitive data could be accessed by employers. According to PwC, 60% of employees hesitate to engage with corporate wellbeing tools for this reason.
* **Time scarcity**: Traditional training formats, workshops, or long courses do not fit into the daily schedules of busy employees. People want short, structured interventions that deliver impact quickly.
* **Lack of recognition**: Employees want their efforts acknowledged. Yet most programs provide little to no immediate recognition, leaving people unmotivated to return.
* **Disjointed experience**: Switching between multiple platforms for wellbeing, learning, and communication creates friction and reduces engagement.

**4.3 The Gap**

No existing solution unifies learning, wellbeing, inclusion, and recovery into a daily, habit-forming format while addressing the critical barriers of privacy, recognition, and measurable ROI.

Apps like **Calm** or **Headspace** focus narrowly on meditation. Platforms like **BetterUp** emphasize coaching but are expensive and limited in scale. Learning Management Systems (LMS) offer training but lack the engagement and wellbeing components employees now expect.

This leaves a gap for a **single, science-backed system** that:

1. Fits seamlessly into the daily workflow.
2. Guarantees privacy through dual-space architecture.
3. Provides immediate recognition and meaningful rewards.
4. Equips employers with predictive insights and measurable ROI.

TFIVE is designed precisely to fill this gap.

**5. The TFIVE Solution**

TFIVE has been designed from the ground up to overcome the barriers that have limited the impact of traditional wellness, learning, and engagement platforms. It is not another app that sits on the side of work, but a system integrated into daily life and workflow – built on science, structured for adoption, and trusted by both employees and employers.

**5.1 Core Concept: Learn → Act → Earn**

Each TFIVE session is a structured 25-minute cycle, reflecting the natural rhythm of human focus. This science-backed approach ensures employees can achieve real progress without disruption to their workday. The three-step framework ensures both engagement and retention:

* **Learn**: Employees are introduced to new insights, skills, or reflective exercises in a short, focused burst.
* **Act**: They immediately apply or practice the learning, reinforcing understanding and building habits.
* **Earn**: Each session ends with recognition—points, rewards, or team contributions—closing the loop and motivating repeat engagement.

**5.2 Dual-Space Architecture**

At the heart of TFIVE is a privacy-first design. Every employee has a unique Tfive ID, which powers two strictly separated environments:

* **Work Space**: Employer-managed environment where HR and leadership can assign programs, track aggregated outcomes, and provide company-funded rewards. Employers can integrate with existing systems such as Active Directory to manage access automatically.
* **Personal Space**: Fully private environment owned by the employee. Here, individuals can pursue personal development, recovery, or wellbeing programs without employer visibility. Rewards in this space are funded by TFIVE and its sponsors, ensuring true independence.

This separation resolves the #1 adoption barrier: employees can engage freely without fear of employer oversight.

**5.3 AI Companion “T”**

The TFIVE experience is guided by **T**, an AI-powered personal companion. T personalizes each session by asking the right questions, adapting exercises to user needs, and recommending programs from the library. For example, a user working on stress management may receive reflection-focused sessions, while someone learning a new language may move more quickly into action and practice.

By handling session structure in the background, T ensures employees do not need to think about the mechanics – they simply engage, learn, and grow.

**5.4 Rewards & Recognition**

TFIVE embeds recognition into every interaction. The Earn phase ensures users are consistently acknowledged:

* **Work Space Rewards**: Employers decide how points translate into value—Amazon vouchers, extra leave days, dinners, trips, or team-based rewards like funding the Christmas party. This ties development directly to company culture.
* **Personal Space Rewards**: Sponsored rewards from lifestyle, wellbeing, and retail partners give employees access to benefits like gym passes, cultural experiences, or digital vouchers—independent of their employer.

This dual reward system ensures both organizational and personal motivation are addressed.

**5.5 Tfive Live**

Beyond individual sessions, employees can connect through Tfive Live – confidential, real-time peer conversations with others who “get it.” Sessions can be one-to-one or in small groups, either spontaneous or scheduled. This feature brings a human element that increases trust, belonging, and inclusion.

**5.6 Predictive Insights for Employers**

Employers gain access to aggregated, anonymized data that gives visibility into trends in wellbeing, engagement, and development. Predictive dashboards highlight:

* Stress signals within teams.
* Participation rates and habit formation.
* Emerging skill gaps and strengths.
* Organizational culture indicators.

This turns TFIVE into a decision-support tool for HR and leadership, allowing them to act early and with confidence.

In sum, TFIVE is a holistic daily growth system that:

* Works with human attention cycles.
* Separates private and professional spaces to guarantee trust.
* Personalizes development through AI.
* Rewards engagement in meaningful ways.
* Delivers ROI clarity through predictive analytics.

**6. Business Model**

TFIVE operates as a B2B SaaS platform, designed to generate recurring revenue from organizations while creating additional monetization opportunities through rewards sponsorships and advanced analytics. The model is built to scale globally, with low marginal costs and high lifetime value per customer.

**6.1 Revenue Streams**

1. **Core SaaS Subscriptions**
   * Pricing is based on per-employee-per-month (PEPM) licensing.
   * Starts at €2.50 per employee per month, scaling up to €12 depending on company size, feature set, and support level.
2. **Expansion Revenue from Employers**
   * **Predictive HR Dashboards**: Advanced insights and analytics beyond the standard reporting suite.
   * **Custom Employer Programs**: Branded modules tailored to organizational priorities (e.g., DEI, leadership, or resilience).
   * **Enterprise Integrations**: Single sign-on (SSO), Active Directory/SCIM integration, and API access.
3. **Sponsorships & Partnerships**
   * TFIVE curates a sponsor-funded reward catalog for the Personal Space.
   * Lifestyle brands, insurers, and retail partners finance rewards such as gym memberships, cultural experiences, or digital vouchers.
   * This ensures the Earn system remains attractive while creating a secondary revenue stream.

**6.2 Pricing Model**

TFIVE offers three core pricing tiers:

* **Essential Plan – €2.50 PEPM**
  + Access to Learn–Act–Earn sessions.
  + Dual-space architecture (Work Space + Personal Space).
  + Basic analytics for HR.
* **Growth Plan – €5.00–7.00 PEPM**
  + Includes Tfive Live peer sessions.
  + Employer program assignment capability.
  + Department and team-level dashboards.
* **Enterprise Plan – €9.00–12.00 PEPM**
  + Predictive HR insights and advanced analytics.
  + Custom employer programs and branded modules.
  + Full enterprise integrations (SSO, SCIM, API).
  + Dedicated customer success support.

**6.3 Pricing Examples**

* A 1,000-employee company at €5 PEPM → €60,000 annual recurring revenue (ARR).
* A 10,000-employee enterprise at €4.50 PEPM → €540,000 ARR.
* A 50,000-employee global corporation at €3.50 PEPM → €2.1 million ARR.

These scenarios demonstrate TFIVE’s scalability: the platform is designed for organizations from 500 employees to over 100,000 employees globally.

**6.4 Scalability**

The **dual revenue streams** – employer subscriptions and sponsor-funded personal rewards—create resilience. SaaS subscriptions provide predictable, recurring ARR, while sponsorships grow with user engagement and global reach. With low marginal delivery costs, TFIVE’s model is designed to achieve gross margins above 70% at scale.

**7. Go-To-Market Strategy**

TFIVE’s go-to-market approach combines direct enterprise sales, strategic partnerships, and ambassador-driven brand credibility. The strategy is designed to build early adoption through pilots, expand through scalable sales channels, and establish TFIVE as the default daily growth system for organizations worldwide.

**7.1 Initial Market Entry**

TFIVE will launch in **Germany, the United Kingdom, the United States, and Australia**. These markets were chosen because they represent:

* High corporate spending on wellbeing and learning solutions.
* Strong openness to digital-first HR technologies.
* Active employer demand for scalable engagement and inclusion tools.

This combination allows TFIVE to validate its model in Europe while simultaneously building credibility in the largest English-speaking markets.

**7.2 Sales Strategy**

**1. Pilot Programs (Beachhead Approach)**

TFIVE’s initial focus will be on securing pilot programs with a well-defined beachhead segment: enterprises with 500–10,000 employees in consulting, finance, and technology. These industries are ideal entry points because they operate in high-pressure environments where employee wellbeing and engagement are critical to performance, turnover is costly, and HR leaders are under strong pressure to demonstrate ROI.

Each pilot will typically run for 3–6 months, with a defined scope (e.g., 500 employees) and clear success metrics such as:

* Engagement rates (e.g., % of employees completing daily sessions).
* Wellbeing and stress-reduction indicators.
* Learning adoption and habit formation.
* Team-level cultural impact.

By demonstrating measurable outcomes in these initial segments, TFIVE builds the **credibility and case studies** needed to expand into larger enterprises and adjacent industries such as healthcare, manufacturing, universities, and eventually **very large corporations with over 10,000 employees.**

This **focused entry strategy** avoids dilution of resources, allows TFIVE to refine product-market fit, and creates a repeatable playbook for scaling globally.

**2. Direct Enterprise Sales**

* Build a small but focused sales team targeting HR decision-makers (CHRO, Head of L&D, Head of Inclusion).
* Supported by digital marketing campaigns, webinars, and ambassador-led events.

**3. Partner Channels**

* Partner with HR consultancies, benefits providers, and insurance companies to embed TFIVE into broader corporate wellbeing and development packages.
* Integration with platforms like Microsoft Teams and Slack creates additional distribution leverage.

**7.3 Marketing & Brand**

TFIVE’s brand combines science, credibility, and inspiration. The marketing strategy focuses on three levers:

* **Ambassador Network**: High-profile sports figures (e.g., Christian Hochstätter, Uli Borowka) and business leaders provide reach and trust. Their advocacy positions TFIVE as both impactful and authentic.
* **Content & Thought Leadership**: Publish research, case studies, and white papers on focus, habit formation, and privacy in corporate wellbeing.
* **Community Building**: Host virtual and in-person TFIVE Live sessions open to the public to showcase the platform’s impact and build grassroots adoption.

**7.4 Customer Journey**

1. **Awareness**: Employer learns about TFIVE via ambassador exposure, events, or partner introductions.
2. **Engagement**: Sales team demonstrates platform with emphasis on privacy-first design, ROI dashboards, and employee experience.
3. **Pilot**: Employer launches TFIVE with a defined group (e.g., 500 employees) and measurable outcomes.
4. **Conversion**: Successful pilot converts to multi-year enterprise contract.
5. **Expansion**: Employer rolls TFIVE out globally, adds advanced analytics, and integrates custom programs.

**7.5 Scaling Strategy**

* **Year 1–2**: Focus on pilots and early enterprise contracts in Germany, UK, US, and Australia.
* **Year 3–4**: Expand through channel partners, insurers, and HR consultancies. Build a global sponsor catalog to strengthen the Personal Earn ecosystem.
* **Year 5**: Position TFIVE as the **default daily growth system** in large enterprises, with ARR in the tens of millions and strong international footprint.

**7.6 Competitive Differentiation in GTM**

Unlike niche wellness apps or expensive coaching platforms, TFIVE’s GTM narrative emphasizes:

* **Dual-space privacy** → solves trust barrier.
* **25-minute rhythm** → fits daily workflow.
* **Earn rewards** → drives engagement.
* **Predictive insights** → justifies HR budgets.

This makes TFIVE an easy sell to HR leaders under pressure to prove ROI while reassuring employees that their private growth remains private.

**8. Competitive Landscape**

The market for wellbeing and learning solutions is crowded, but fragmented. Companies typically deploy a patchwork of apps and platforms—one for meditation, one for coaching, one for training—without integration, privacy protection, or clear ROI. TFIVE stands apart by offering a unified, science-backed daily growth system that combines wellbeing, learning, inclusion, and recovery in a single platform.

**8.1 Key Competitor Categories**

1. **Wellness & Mindfulness Apps**
   * Examples: **Calm, Headspace, 7Mind**
   * Strengths: Strong brand recognition, user-friendly meditation content.
   * Weaknesses: Narrow focus (meditation only), not integrated into work, limited employer ROI.
2. **Coaching & Development Platforms**
   * Examples: **BetterUp, CoachHub, Torch**
   * Strengths: Access to professional coaches, personalized guidance, executive adoption.
   * Weaknesses: Expensive, not scalable to entire organizations, lacks daily engagement habit.
3. **Learning Management Systems (LMS) & E-Learning Platforms**
   * Examples: **Cornerstone, Udemy Business, LinkedIn Learning**
   * Strengths: Broad content libraries, enterprise integrations, strong analytics.
   * Weaknesses: Content-heavy, low engagement, no focus on wellbeing or inclusion, lacks reward mechanics.
4. **Corporate Wellbeing Platforms**
   * Examples: **Virgin Pulse, LifeWorks (now part of TELUS Health)**
   * Strengths: Employer adoption, broad wellbeing focus, integration with benefits.
   * Weaknesses: Generic programs, limited personalization, weak daily usage, privacy concerns.

**8.2 TFIVE’s Competitive Advantage**

TFIVE is differentiated by five critical factors:

1. **Daily 25-Minute Rhythm**
   * Rooted in cognitive science; fits into the workday without disruption.
   * Moves beyond “wellbeing breaks” to structured, habit-forming development.
2. **Dual-Space Privacy Architecture**
   * Only TFIVE offers a clear separation of **Work Space** (employer-managed) and **Personal Space** (private, sponsor-funded).
   * Solves the #1 adoption barrier: employee trust.
3. **Integrated Learn–Act–Earn Framework**
   * Combines learning, action, and recognition in every session.
   * Reinforces behavior change and ensures motivation.
4. **AI Companion (“T”)**
   * Guides employees dynamically, adapting sessions to needs without requiring manual program navigation.
   * Creates a personalized experience at scale that no static LMS or wellness app can match.
5. **Predictive Insights for HR**
   * Provides employers with anonymized, aggregated dashboards to track wellbeing, engagement, and culture.
   * Demonstrates ROI in ways competitors cannot.

**8.3 Positioning Map**

If we map competitors along two axes – scope of offering (narrow vs. holistic) and scalability (limited vs. enterprise-ready) – TFIVE sits uniquely in the holistic + enterprise-ready quadrant, while most others cluster in narrow or non-scalable categories.

* **Calm/Headspace**: Narrow scope, consumer focus.
* **BetterUp/CoachHub**: Personalized but expensive, not scalable to all employees.
* **LinkedIn Learning/Udemy**: Scalable but generic, lacks wellbeing focus.
* **Virgin Pulse/LifeWorks**: Employer-facing but limited personalization and daily habit formation.
* **TFIVE**: Holistic, daily, privacy-first, scalable across entire organizations.

**9) Product Roadmap**

The roadmap for TFIVE defines how we progress from MVP development to full global scale, delivering incremental value to users and enterprise clients at each stage. Our guiding principle is speed plus trust – ship core value early, ensure privacy and quality, then scale.

**Phase 1 – MVP Development & Internal Validation (Q4 2025)**

* **Status**: MVP is under active development. Key functionality being built includes the core 25-minute Learn → Act → Earn engine, dual-space architecture (Work and Personal Spaces), basic session templates, early reward / point mechanics, and a simple HR dashboard showing organizational assignment & anonymized engagement metrics.
* **Goals**:
  1. Complete MVP by end-of-Q4 2025.
  2. Run internal user testing with founders, ambassadors (Christian, Uli, etc.), and selected pilot users to validate usability, privacy flows, and engagement.
  3. Ensure secure, enterprise-grade infrastructure (SSO/SCIM support, data encryption, privacy compliance).

**Phase 2 — Pilot Programs & Early Customer Acquisition (Q1 to mid-2026)**

* **Launch markets**: Germany, UK, US, Australia.
* **Pilot design**: Engage 5-10 enterprises (500-10,000 employees each), in industries such as consulting, finance, tech, and healthcare.
* **Feature expansions**:
  + Roll out a broader content library: wellbeing, inclusion training, recovery content, and professional skills modules.
  + Introduce **Tfive Live**, enabling confidential peer-to-peer or small group conversations.
  + Configure employer-side reward mechanisms (e.g. vouchers, team rewards) so organizations can see what works best for their culture.
  + Strengthen dashboard capabilities: weekly usage, session completion, streaks, high-level well-being/engagement signals (self-reported).
  + Begin sponsor partnerships for Personal Space rewards catalog.
* **Milestones**:
  + Convert at least 30-50% of pilots into paying contracts.
  + Get feedback on retention metrics (weekly usage, 2-week, 4-week retention), session completion rates.
  + Iterate on UX and personalization (via T) based on pilot data.

**Phase 3 — Scaling & Ecosystem Growth (Late-2026 to 2027)**

* **Customer scaling**: Move into enterprise clients with average 10,000+ employees. Expand into multiple client segments and geographies.
* **Localization**: Launch multi-language support (at least English, German, maybe US Spanish or other market priorities).
* **AI enhancements**: Improve “T” to provide adaptive suggestions, dynamic scheduling of sessions based on usage patterns, nudges for lapse recovery, and personalized content sequencing.
* **Integrations**: Build strong integrations with Microsoft Teams, Slack, WhatsApp; plug into HRIS systems via APIs; SSO/SCIM becomes standard.
* **Rewards ecosystem**: Expand sponsor catalog; offer brand partners visibility; ensure reward redemption is seamless.
* **Key metrics to hit**:
  1. At least **50 enterprise clients** onboarded.
  2. Retention rates over 75% at 3 months.
  3. Gross margin over 70%.
  4. Sponsor revenue contributing meaningfully (5-10%+ of total revenue).

**Phase 4 — Advanced AI & Predictive Insights (2028)**

* **Predictive health & engagement analytics**: Early detection of stress levels or disengagement via passive signals (usage drop, session skips, sentiment feedback).
* **Adaptive challenges and gamification**: More sophisticated reward paths (e.g., team competitions, leaderboards, milestone challenges).
* **Employer customization**: Custom programs for large clients, branded content, specialized modules for DEI, leadership, inclusion.
* **Academic / Research validation**: Partner with universities or research centers to run studies that validate TFIVE’s impact on productivity, wellbeing, and retention.
* **Product maturity**:
  1. Refined mobile & desktop user experience for high usability.
  2. Performance, security, and privacy audits regularly passed.
  3. Global reward network in many geographies.

**Phase 5 — Global Leadership & Full Maturity (2029 and beyond)**

* **Scale at global level**: Full rollouts in all target major markets; large scale with Fortune 500 clients and sizable presence in multi-region companies.
* **Complete personalization**: AI companion “T” becomes fully adaptive over long-term habits: user’s path becomes dynamic, drop-off recovery built in.
* **Ecosystem growth**: Open up third-party integrations, perhaps partner-developed content; broader sponsor network; possible marketplace for user-created or partner content.
* **Revenue diversity**: Enterprise subscription revenue dominant; sponsor revenue substantial; possibly new revenue from licensing content or co-branded employer programs.
* **Industry recognition**: Position TFIVE as benchmark; win awards; publish case studies; possibly commence preparations for IPO or acquisition.

**Summary of Roadmap**

* Starting from current work in **late 2025**, TFIVE builds MVP, validates with pilots in early 2026.
* 2026-2027 is scale phase: growth of enterprise clients, integrations, content expansion.
* 2028 onward is differentiation: predictive analytics, personalization, global reach.
* Major milestones include hitting retention and usage thresholds, sponsor partnerships, achieving gross margins, onboarding large clients, and proving ROI.

**10) Financial Model & Projections**

The TFIVE financial model is based on a B2B SaaS subscription structure, priced on a per-employee-per-month (PEPM) basis, supplemented by sponsor revenue from the Personal Space reward ecosystem. All projections have been built from conservative baseline assumptions, while also outlining upside potential as adoption and pricing tiers evolve.

**10.1 Key Assumptions**

1. **Pricing**
   * **Baseline scenario** assumes a flat €2.50 PEPM across all customers through 2029.
   * **Upside scenario** assumes a blended €5.00 PEPM by 2029, as clients increasingly adopt higher tiers (Growth or Enterprise).
2. **Customer Acquisition**
   * Initial pilots (2026) average 1,000 employees per client.
   * Early scaling (2027) grows to 5,000 employees per client.
   * By 2028, average client size rises to 10,000 employees.
   * By 2029, baseline model assumes 200+ clients with ~15,000 employees each (~3M total employees).
3. **Revenue Mix**
   * **Employer subscriptions** are the dominant source of ARR (90–95%).
   * **Sponsor-funded rewards** grow gradually to contribute 5–10% of total revenue by 2029.
4. **Margins & Costs**
   * SaaS gross margins reach 70–75% after initial buildout.
   * Operating costs focus on product/AI development, sales and marketing, enterprise integrations, and customer success.
   * Break-even expected in 2027, with positive EBITDA thereafter.

**10.2 Baseline Scenario — Conservative (€2.50 PEPM)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Customers** | **Avg. Employees** | **Total Employees** | **ARR** | **Sponsor Revenue** | **Total Revenue** | **Notes** |
| 2025 | 0 | - | - | - | - | - | MVP |
| 2026 | 10 | 1,000 | 10,000 | €300k | €50k | €350k | POCs |
| 2027 | 40 | 5,000 | 200,000 | €6M | €500k | €6.5M | Early Scaling |
| 2028 | 100 | 10,000 | 1,000,000 | €30M | €2M | €32M | Growth |
| 2029 | 200+ | 15,000 | 3,000,000 | €90M | €6M | €96M | Leader |

This scenario uses the entry-level €2.50 PEPM consistently, ensuring conservative forecasts.

**10.3 Upside Scenario — Growth (€5.00 PEPM Blended)**

Under the upside case, subscription revenue doubles as enterprises increasingly adopt higher-value tiers (€5–12 PEPM). Sponsor revenue remains identical to baseline for simplicity.

|  |  |  |  |
| --- | --- | --- | --- |
| Year | ARR (Subscriptions) | Sponsor Revenue | Total Revenue |
| 2026 | €0.60M | €0.05M | €0.65M |
| 2027 | €12.00M | €0.50M | €12.50M |
| 2028 | €60.00M | €2.00M | €62.00M |
| 2029 | €180.00M | €6.00M | €186.00M |

This scenario illustrates the valuation upside if TFIVE achieves pricing power and wide adoption of premium tiers.

**10.4 Cost Structure**

1. **Product & AI Development**
   * Continued investment in T (AI companion), personalization, predictive insights, and integrations.
2. **Sales & Marketing**
   * Enterprise sales teams in Germany, UK, US, and Australia.
   * Marketing through ambassadors, thought leadership, and HR partnerships.
3. **Customer Success**
   * Scales with number of enterprise accounts, ensuring high adoption and renewal rates.
4. **General & Administrative (G&A)**
   * Lean overhead structure, with technology and customer-facing functions prioritized.

**10.5 Profitability Trajectory**

* **2025–2026**: Negative EBITDA while building MVP and running pilots.
* **2027**: Break-even as recurring revenue surpasses €6M and gross margins exceed 70%.
* **2028–2029**: EBITDA margins expand toward 30–40%, consistent with mature SaaS benchmarks.

**10.6 Valuation Context**

* High-growth SaaS companies are typically valued on **ARR multiples (10–15x)**.
* Baseline (€96M ARR in 2029) implies valuation of **€960M–€1.4B**.
* Upside (€186M ARR in 2029) implies valuation of **€1.8–€2.7B**.
* These estimates position TFIVE as a **potential unicorn and category leader** within 5 years of scaling.

**Summary**: TFIVE’s financial model demonstrates a clear path from pilot revenues in 2026 to €96M+ ARR by 2029, with attractive SaaS margins, recurring revenue growth, and unicorn-level valuation potential.

**11) Risk Analysis & Mitigation**

Like all high-growth SaaS ventures, TFIVE faces a set of strategic, operational, and market risks. Anticipating these challenges and preparing clear mitigation strategies is central to building investor confidence and ensuring long-term sustainability.

**11.1 Adoption Risk**

**Risk:** Employees may not engage with yet another app or program, leading to low adoption and poor retention.  
**Why it matters:** Without strong adoption, enterprises will not see ROI and may cancel subscriptions.

**Mitigation:**

* **25-minute design** makes sessions achievable during the workday.
* **Dual-space privacy** builds trust, removing the main barrier that employees cite in employer-sponsored apps.
* **Earn & rewards** increase motivation through tangible recognition.
* **Tfive Live** enables human connection, boosting stickiness beyond digital-only solutions.
* Early **ambassador involvement** ensures credibility and authentic engagement.

**11.2 Employer ROI Risk**

**Risk:** Enterprises may not perceive measurable impact on retention, productivity, or wellbeing.  
**Why it matters:** ROI proof is critical for scaling in the B2B SaaS market.

**Mitigation:**

* Build **predictive dashboards** showing aggregated and anonymized patterns of usage, stress signals, inclusion activity, and engagement.
* Run **structured pilots** with clear KPIs (e.g., retention rates, absenteeism, engagement lift).
* Publish **case studies** and **research partnerships** validating TFIVE’s effectiveness.
* Emphasize **cost-effectiveness** at €2.50 PEPM compared to coaching, training, or wellness programs.

**11.3 Competitive Risk**

**Risk:** Large incumbents (e.g., LinkedIn Learning, BetterUp, Calm, or Virgin Pulse) may extend into TFIVE’s space.  
**Why it matters:** Big players already have distribution, budgets, and recognition.

**Mitigation:**

* **First-mover advantage** in defining **PDaaS (Personal Development-as-a-Service)**.
* **Unique differentiators**: dual-space privacy, daily 25-min engagement, integrated rewards, AI-driven personalization, and predictive analytics.
* **Ambassador and sponsor ecosystem** adds credibility and network effects that incumbents cannot easily replicate.
* Constant **innovation in AI and UX** keeps TFIVE ahead on personalization.

**11.4 Technical & AI Risk**

**Risk:** AI personalization may fail to deliver relevance or privacy breaches could undermine trust.  
**Why it matters:** Both personalization and trust are central to TFIVE’s value proposition.

**Mitigation:**

* Gradual rollout of AI features, with **human-in-the-loop validation** during early stages.
* **Privacy by design**: no individual tracking in Work Space; data separation between Work and Personal Spaces.
* External **security audits** and GDPR/HIPAA compliance from day one.
* Transparent **privacy communication** to users and enterprises.

**11.5 Data Privacy & Regulatory Risk**

**Risk:** Mismanagement of data could trigger reputational damage, legal penalties, and customer attrition.  
**Why it matters:** Data security is paramount in HR and wellbeing solutions.

**Mitigation:**

* Fully compliant with **GDPR (EU)** and **HIPAA (US)**.
* Separate **data stores and encryption** for Work and Personal Spaces.
* Enterprise-grade **SSO/SCIM** to control employee lifecycle access.
* Transparent **data processing agreements** with clients.

**11.6 Market & Economic Risk**

**Risk:** Economic downturns could lead enterprises to cut wellbeing and training budgets.  
**Why it matters:** TFIVE’s growth relies on discretionary HR budgets.

**Mitigation:**

* Position TFIVE as a cost-saver vs. traditional training/coaching (e.g., €2.50 PEPM vs. hundreds per coaching session).
* Highlight ROI in terms of reduced absenteeism, retention improvement, and engagement lift.
* Diversify revenue with sponsor-funded rewards that reduce reliance on employer budgets.

**11.7 Scaling & Operational Risk**

**Risk:** Rapid growth across multiple geographies could strain operations, customer success, and technical infrastructure.  
**Why it matters:** Poor scaling can lead to churn and reputational risk.

**Mitigation:**

* **Phased market entry** (Germany, UK, US, Australia first).
* **Partner channels** with HR consultancies and insurers to extend reach without overextending direct sales.
* Scalable **cloud-native architecture** to handle user spikes.
* Investment in **customer success teams** to drive adoption and retention.

**Summary**: While risks exist across adoption, ROI, competition, technical performance, data privacy, and scaling, TFIVE has baked in structural mitigations: a privacy-first design, validated scientific foundation (25-minute sessions), strong value-for-money positioning, ambassador credibility, and predictive ROI for enterprises.

**12) Impact & Vision**

TFIVE is not only a platform for growth – it is a **movement to redefine how people develop** personally and professionally. The impact extends across three levels: **individual, organizational, and societal.**

**12.1 Impact on Individuals**

Most employees today feel overwhelmed, under-recognized, and disconnected. Existing tools either demand too much time (e-learning), lack trust (employer-paid wellbeing apps), or fail to sustain engagement (one-off workshops).

TFIVE changes this by:

* Delivering **daily development in just 25 minutes**, a rhythm that fits any schedule.
* Creating **two private spaces**: a Work Space where employer-driven growth happens, and a Personal Space where employees can pursue goals like wellbeing, inclusion, or recovery without fear of employer surveillance.
* Providing **AI-guided personalization** via T, the companion who adapts learning, nudges, and challenges to each user.
* Offering **recognition and rewards** – from corporate benefits to sponsor-backed perks — that reinforce motivation and validate progress.

**Result:** Individuals build focus, confidence, new skills, and resilience – while feeling safe, motivated, and supported.

**12.2 Impact on Organizations**

Employers face pressing challenges: burnout, absenteeism, disengagement, and high turnover. Traditional HR tools often provide vanity metrics (logins, downloads) but not true predictive insights.

TFIVE addresses these challenges by:

* Embedding daily engagement into workflows (Teams, Slack, WhatsApp).
* Building a culture of growth rather than occasional interventions.
* Offering predictive HR dashboards that provide anonymized insights into stress, engagement, and participation trends.
* Allowing employers to configure custom rewards that align with company culture (e.g., vouchers, experiences, team celebrations).

**Result:** Organizations benefit from higher engagement, stronger inclusion, reduced absenteeism, and measurable ROI. TFIVE positions HR as a strategic driver of culture and performance.

**12.3 Impact on Society**

The ripple effect of TFIVE goes beyond the workplace:

* **Normalizing inclusion & recovery:** By embedding sensitive topics (addiction recovery, mental health, cultural awareness) into daily growth routines, TFIVE reduces stigma and fosters empathy.
* **Accessibility through sponsors:** The Personal Space is supported by brand partners and sponsors, enabling users to access rewards without employer involvement. This expands access beyond corporate settings.
* **Scalable wellbeing:** By offering development at a cost of €2.50 PEPM, TFIVE democratizes growth in ways that expensive coaching or niche apps cannot.
* **Future-proof skills:** TFIVE’s Learn–Act–Earn cycles continuously help users adapt, making society more resilient in the face of rapid technological and social change.

**12.4 Long-Term Vision**

By 2029, TFIVE aims to be recognized as the global standard for daily personal development – the platform people trust for growth and the partner employers rely on for culture and performance.

The long-term vision includes:

* Becoming the category-defining leader in PDaaS (Personal Development-as-a-Service).
* Expanding TFIVE Live into a global peer support network, where anyone can connect in real time around shared challenges and goals.
* Integrating with insurers and public health systems to scale access to proactive wellbeing.
* Establishing TFIVE as the benchmark platform for evidence-based, privacy-first development across industries and geographies.

**Ultimate ambition:** To create a world where growth is not a luxury, but a daily habit available to everyone.

**Summary**: TFIVE’s impact spans individuals (safe, daily growth), organizations (engagement, culture, ROI), and society (access, inclusion, resilience). The vision is bold but achievable: TFIVE as the global movement for daily development.

**13) Exit Strategy**

TFIVE is designed to become a category-defining SaaS company in the personal development space, with clear exit opportunities for investors within 5–7 years. The exit strategy balances financial return expectations with strategic alignment, ensuring that both founders and investors can benefit from TFIVE’s growth.

**13.1 Exit Pathways**

1. **Strategic Acquisition**
   * Likely acquirers: **Workday, SAP, Microsoft (LinkedIn), Google, Virgin Pulse, TELUS Health, BetterUp, Cornerstone**.
   * Rationale: These companies are expanding into employee experience, wellbeing, and HR tech ecosystems, but lack an integrated daily engagement engine. TFIVE’s dual-space privacy, Earn system, and AI personalization make it a natural bolt-on to HR and productivity suites.
2. **Private Equity Buyout**
   * PE firms are highly active in HR tech and wellbeing. With strong ARR and cash flow, TFIVE could be acquired by PE funds to consolidate into larger HR platforms.
3. **IPO (Initial Public Offering)**
   * If growth trajectory continues, TFIVE could pursue IPO by 2029–2030.
   * Conditions: €150M+ ARR, 30–40% EBITDA margin, global customer base, strong brand positioning.

**13.2 Valuation Potential**

High-growth SaaS companies are valued on **ARR multiples**.

* **Baseline scenario (2029):**
  + ARR: €96M
  + Multiple: 10–15x
  + Valuation: **€960M–€1.4B**
* **Upside scenario (2029):**
  + ARR: €186M
  + Multiple: 10–15x
  + Valuation: **€1.8B–€2.7B**

These valuations are conservative, reflecting standard SaaS benchmarks. The unique positioning of TFIVE as a privacy-first, daily engagement platform could justify higher multiples in a competitive acquisition.

**13.3 Founder & Investor Alignment**

TFIVE’s founding team is committed to building a **global category leader** with a clear path to exit.

**Founding Team:**

* **Abdes Afras** (Main Founder, CEO)
* **Axel Moddemann** (Main Founder, COO/Transformation)
* **Tod Ewasko** (CTO)
* **Christian Hochstätter** (Ambassador & Partnerships)
* **Uli Borowka** (Ambassador & Recovery Advocate)
* **Ben Woollett** (Head of International)

All founders are aligned on:

* A 5 year horizon for a significant liquidity event.
* Balancing growth investment with a realistic path to profitability by 2027.
* Maintaining strategic flexibility – open to acquisition or IPO depending on market conditions.

**Summary**: TFIVE’s exit strategy centers on ARR-driven valuations with 10–15x multiples, yielding €1–2.7B potential by 2029. Both strategic buyers and public markets offer viable paths, with founders and investors aligned on a 5 year return horizon.

**14) Conclusion & Call to Action**

TFIVE is more than a platform – it is the global movement for daily personal development. By embedding a simple, science-backed 25-minute practice into the flow of work and life, TFIVE addresses the most urgent challenges facing individuals, organizations, and society today: loss of focus, disengagement, burnout, lack of inclusion, and the absence of measurable ROI from current solutions.

**Why TFIVE Wins**

* **Daily habit engine** – TFIVE operationalizes the proven Twenty-Five minute rhythm, creating a scalable structure for growth.
* **Privacy-first dual spaces** — separating personal and professional development ensures trust and adoption, the single biggest barrier in employer-sponsored apps.
* **AI companion “T”** – delivers adaptive personalization without complexity, so employees don’t need to navigate libraries or programs.
* **Earn system** – provides tangible recognition and motivation, funded both by employers and by TFIVE sponsors.
* **Predictive HR dashboards** – give organizations clear, anonymized insights into engagement, stress, and inclusion, creating a measurable ROI story.
* **Scalable SaaS economics** – low-cost entry point (€2.50 PEPM), global-first strategy, high-margin recurring revenue, and sponsor diversification.

**The Journey Ahead**

* **MVP Completion (Q4 2025):** Core Learn–Act–Earn engine, dual spaces, rewards, early dashboards.
* **Pilots (2026):** 5–10 enterprise pilots in Germany, UK, US, Australia; sponsor onboarding.
* **Scaling (2027):** Expansion to 40+ clients, predictive dashboards, global integrations.
* **Global Leadership (2028–2029):** 200+ enterprises, millions of employees, category-defining leadership in Personal Development-as-a-Service (PDaaS).

With a conservative path to €96M ARR by 2029 and upside of €186M ARR, TFIVE is positioned for valuations of €1–2.7B through ARR multiples – with clear exit routes via strategic acquisition or IPO.