

# BUSINESS PLAN

EcoSystem LLC.

24.07.2023

## Prepared by

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## I. Executive Summary

### 1. Business Overview

EcoSystem is an app that will be available on all Canadian mobile devices to promote sustainability throughout Canadian households and communities. A recent statistic published by the Government of Canada found that residences and buildings are responsible for the production of 17% of Canada's greenhouse gas emissions. This includes emissions that are generated from electricity, the use of fossil fuels to heat and cool buildings, and water heating and cooling in residential spaces. To raise awareness around rampant environmental challenges, it is crucial to establish a service that supports and encourages sustainable practices to tackle these issues. A distinctive feature of EcoSystem is its sustainability tracking system that considers carbon emissions, solar energy production, electricity, and water usage. Using gamification as the core principle and strategic partnerships, the app will motivate Canadians to implement sustainable practices by allowing users to set goals and join communal competitions. Personal achievements and goal setting will award users "EcoPoints" that are represented on community leaderboards. These points can also be used at select retailers as a part of a rewards program to get discounted prices. Additionally, the app has supplementary educational resources and videos to create spaces which are more environmentally and economically friendly. Ultimately, the objective of EcoSystem is to reduce greenhouse gas emissions produced by residential housing by monitoring and offering incentives for sustainable practices.

### 2. Mission and Vision Statements

**Our Mission:** To foster strong and sustainable communities in an accessible, user-friendly and engaging format.

**Our Vision:** Reimagine a world where everyday people are incentivized to actively engage in sustainable practices within their homes.

### 3. The Team

Swayam Parekh • **CO-CEO, CFO and CTO**

As a highly experienced professional with a background in app development and financial space, Swayam is a strong leader who knows how to delegate tasks effectively and ensure maximum productivity and is the best suited Co-CEO for a project like EcoSystem.

Abigail van der Plas • **CO-CEO and CFO**

As an active member in her local community, Abigail has an ample amount of experience organizing and facilitating events, making her the perfect Co-CEO to help direct her team members. Additionally, Abigail has a passion for mathematics and is excited to help create the financial predictions and projections for EcoSystem.

Ciparin Mekonnen • **CMO**

Ciparin is qualified for this role as she leads a non-profit organization, Hebrit Amharic School, which raises money to build a school in her home country.

Over the years, she has organized many fundraising events, raising about \$8,763 as of her most recent event. Due to this, she is well suited to this position.

Claire Iwankow • **CMO**

Claire is qualified for the role of CMO as she ran the marketing for a youth run “Art Battle” for her school. As well, she has volunteered with a multitude of nonprofit organizations such the Sports PEI board and with her local community library helping seniors with technology.

Evan Brown • **CMO and COO**

With a background in graphic design, marketing, and logistics, Evan is a qualified individual for the positions of CMO and COO. His experience organizing community events has given him the necessary skills to organize a project and market it.

Nick Zheng • **CMO and CTO**

Nick has experience in graphic design and marketing on school marketing committees. He has participated in and organized a multitude of volunteering experiences outside of school. Nick is qualified for the roles of CMO and CTO.

Sarah Sikkes • **CMO**

Sarah runs a very successful crochet and knit business as well as a popular crochet and knitting instagram account (@sikkestcrochet). This makes her qualified as she is comfortable with promotion and marketing.

William Luan • **COO**

William’s experiences with starting school projects and creating a business club have helped him build team management, project execution, and app development skills. This, coupled with his enthusiasm and drive, makes him qualified for this role.

#### 4. *Target Market*

EcoSystem’s target market is Canadian residents who currently lack incentives to be environmentally conscious but are seeking a way to track the sustainability of their homes and engage with their communities in friendly competition. This will primarily be a younger demographic, ages 21-45. The app, however, can be used by anyone with the required Smart Home appliances who meets the core criteria of wanting to simultaneously engage in sustainable practices and saving money.

#### 5. *Current Opportunity*

There has never been a better opportunity for EcoSystem to enter the market amidst the alarming environmental crisis and the growing adoption of Smart Home appliances and energy tracking systems. These trends have increased

the potential of widespread adoption for a technology like EcoSystem to thrive. More Canadians are aware of the climate crisis and want to do their part, however they lack motivation and adequate incentives due to economic and accessibility barriers. EcoSystem fuels this motivation for sustainability as people can see and alter their progress in realtime, set goals for themselves, and compete with their neighbors and friends to climb to the top of leaderboards. This gamification and user-friendliness coupled with our EcoPoints rewards system put us in a unique position to quickly grow and lead the sustainability space in a feasible manner.

Another benefit is that there are few competitors that provide a similar service as EcoSystem, due to its distinct features. The apps currently on the market are focused on providing data for their users, often in an indigestible manner, and lack a social incentive or rewards system. The apps also do not provide educational resources to help the user remediate some unsustainable practices.

## 6. *Financial Summary*

Ecosystem is projected to be cash flow positive in the Q4 of year 1 due to our EcoPoints rewards system. We expect to sign performance-based affiliate marketing contracts with 4 retailers by the 12th month, with the assumption that 30% of our users are engaging in the rewards program by this point and a 5% commission as per industry standards.

The total amount of funds we will receive in year 1 is \$93000 CAD, that will come from loans, owner funds, investor rounds and crowdfunding campaigns. The average monthly expense in year 1 is projected to be \$137,151.68 CAD/month, and is expected to be profitable by the 10th month, once our services begin to gain more traction. The average monthly revenue in Year 1 is projected to be \$90952.99 CAD/month, and the first fully profitable year has an expected average monthly revenue of \$468,531.33 CAD/month.

## II. Market Analysis

### 1. *Target Market*

Our target customers will be Canadian adults seeking to improve their sustainable practices through competition and social engagement. The majority of these adults would be ages twenty-one and up who live in residential areas. Users of the app will already have methods to track their energy, electricity, water, and heating usage in place. That could include certain smart home systems, utilities data, or manual inputs. Our target customers' priorities are building long lasting sustainable practices in their homes. This market will primarily focus on users who have social media, as our marketing will be focused on promoting the app online.

### 2. *Industry, Yesterday, Today, and Tomorrow*

EcoSystem operates in the Smart Home industry. The Smart Home industry in Canada is a rapidly growing sector that revolves around the use of internet-connected devices to automate and optimize the control of household appliances and systems, such as lighting, heating, air conditioning, TVs, and security cameras.

In the past the Smart Home industry was less popular, as it was characterized by

slow uptake due to expensive cost, lack of consumer understanding, and the relative novelty of the technology. However, the industry saw a surge in growth as more consumers realized the potential benefits of smart homes, such as improved energy efficiency, convenience, and home security.

The Smart Home industry was valued globally at CAD 106.35 billion in 2022, and is expected to grow to CAD 769.14 billion by 2032. The smart home industry is a promising field, with rapid technology advancements driving innovation. With increasing AI technology that integrates smart home technology, houses are becoming more efficient, with personalized environments that enhance comfort and convenience.

Key players in the industry include global tech companies with a significant presence in Canada, such as Google, Amazon, and Apple, as well as Canadian companies like Ecobee and MMB Networks that specialize in smart home devices.

However, the challenges for the smart home industry in Canada include data privacy concerns, high cost of some devices, and the need for reliable internet connections which is a significant problem in more remote parts of the country. These challenges notwithstanding, the industry is poised for significant growth and transformation in the coming years.

### *3. Core Competencies*

EcoSystem stands apart from competitors as it gamifies sustainability through interactive and accessible features that track the efficiency and sustainability of houses in a competitive manner. Features such as the Scoreboards which range from a local to national level increase community connection and foster a healthy sense of competition. As well, EcoSystem produces information from multiple sources into a single, user-friendly space, which eliminates the need to use multiple apps. These factors create a unique and engaging experience for its users.

Additionally, the pricing model is designed to be accessible to a wide range of users, offering a free version with the option to upgrade to different plans to access additional features. This creates a welcoming space for new users to engage with the community without risk of losing money.

### *4. Competitive Analysis*

EcoSystem provides a very specific service, meaning there are few apps with similar features and values currently on the market.

Meterable and Consumptions are apps that allow a user to check their energy, gas, heating, and water consumption. They do this by compiling information from the user's meters and placing the data into graphs and charts. Both apps are free, but Meterable has in-app purchases for better subscriptions available. HydroHome is an app that is in the trial stage. It was made by BC Hydro which is a company owned by the government of British Columbia. This app only tracks electricity usage, unlike the website for BC Hydro. There are very few ratings for the apps that are out and HydroHome is not yet available to the public.

One thing that sets EcoSystem apart from other apps is its user's rating and a point system in place to boost engagement. Furthermore, our competitors do not provide educational resources for the users in the forms of articles or videos.

EcoSystem's premium subscription will also have personalized guidance for the user, allowing them to improve their lifestyle in a way that is convenient for them.

### 5. Barriers to Entry

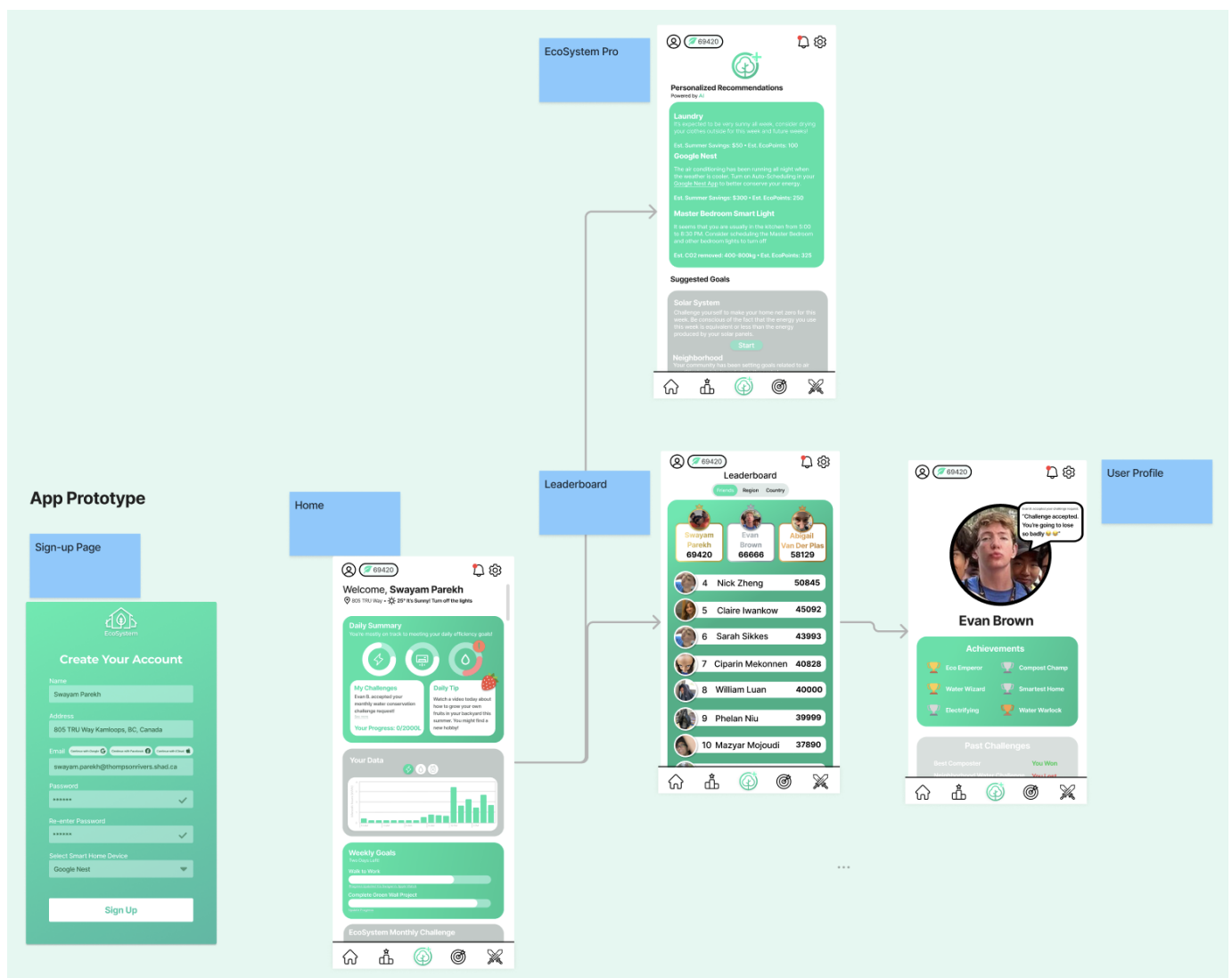
EcoSystem's main barrier is gaining initial engagement, as the app relies on a broad community of users for its competition aspect. As well, large companies already have a sizable impact in the Smart Home industry, which means establishing a reputation will be a challenge.

Another barrier is the expensive cost of producing and maintaining an app, which is especially challenging in the start-up years with little profit. Our app relies on ad revenue and premium subscriptions for profit, which will build over time but creates a barrier to entry.

### 6. SWOT Analysis

<b>Strengths</b>	<ul style="list-style-type: none"> <li>● Allows users to set sustainable goals               <ul style="list-style-type: none"> <li>○ Electricity, water, gas usage</li> </ul> </li> <li>● Displays user utility usage to neighbors and vice versa for easy access to community statistics               <ul style="list-style-type: none"> <li>○ Displays statistics relating to water, electricity, and natural gas usage</li> <li>○ Will make users more aware of their energy consumption</li> </ul> </li> <li>● Incentivizes sustainable lifestyle by adding a competitive aspect to utility management through an "EcoPoints" system               <ul style="list-style-type: none"> <li>○ Leaderboards such as Friends, Regional, Provincial, and National</li> <li>○ Gives suggestions to improve household sustainability i.e. solar panels, plants</li> <li>○ Points are redeemable for discounts in partnered retail stores</li> </ul> </li> <li>● Promotes community connections as EcoPoints are awarded when more users are invited</li> </ul>
<b>Weaknesses</b>	<ul style="list-style-type: none"> <li>● Relies heavily on users to be active and engaged with each other               <ul style="list-style-type: none"> <li>○ Would require frequent updates and events to keep users engaged</li> </ul> </li> <li>● Advanced features are unlocked through a subscription fee               <ul style="list-style-type: none"> <li>○ Not as accessible and may cause user frustration</li> </ul> </li> <li>● User Privacy concerns               <ul style="list-style-type: none"> <li>○ Building trust and credibility with user base</li> </ul> </li> <li>● May be hard to convince consumers to switch to a new method of tracking utilities</li> </ul>
<b>Opportunities</b>	<ul style="list-style-type: none"> <li>● Consumers are beginning to be more conscious of their energy usage</li> <li>● Canadian government and power companies are looking</li> </ul>

	<p>for solutions to decrease demand for electricity</p> <ul style="list-style-type: none"> <li>Canada may have to build more electricity generation in the next 25 years than in the last century</li> <li>Partnerships with larger companies (Google Partners) <ul style="list-style-type: none"> <li>Eco Point system to unlock rewards</li> </ul> </li> </ul>
<b>Threats</b>	<ul style="list-style-type: none"> <li>Several direct competitors (utility company apps)</li> <li>Would have to comply with regulations and policies of the utility industry <ul style="list-style-type: none"> <li>Susceptible to changes in regulation and policies of the utility industry</li> </ul> </li> </ul>



### III. Design

#### 1. Sign up Page

In the Sign up Page, users would initially be prompted to select their address and their province or territory. From this, they would be prompted to sign into their provincial or territorial electric utility account (i.e HydroOne, BC Hydro, etc). Next the app would wirelessly detect all compatible smart home hubs and appliances in the vicinity to collect additional data and improve integration within homes. The app will work better with smart home appliances.



## 2. Home Page

The home page provides users with a summary of all the information that is important to them such as electric, water and solar usage. The UI is designed in a widget-style format so users can click individual pieces of information and learn more. They can also rearrange these in-app widgets to display the information most pertinent to them.

## 3. Leaderboard Page

At the core of EcoSystem is the idea of community. The leaderboard page is a simple way to gamify sustainable practices in neighborhoods where friends can challenge each other and climb the ranks to collect as many EcoPoints as possible. The Leaderboard contains a friends ranking which encourages users to get their friends to join, as well as provincial and national rankings.

## 4. User Profile Page

The User Profile Page shows key achievements EcoSystem users have achieved for completing their goals or monthly challenges. Users can also view other users achievements by clicking on their page. There is also a message board for users to communicate privately.

## 5. EcoSystem Pro Page

The EcoSystem Pro Page is our tier two subscription service. This service includes personalized suggestions powered by AI & ML. EcoSystem collects user data from the last two weeks to a month so that it can learn and understand current user trends and habits. This learning is then used to provide tips unique to that specific user. The Pro feature also provides more in-depth data, down to the minute with added metrics and detailed comparisons to their friends and users in their local neighborhoods.

# IV. Marketing Strategy

## 1. Public Relations Strategy

The public relation strategy of EcoSystem focuses on two main elements, social media and users' own social circle. Social media accounts will be created on Instagram, Facebook, and TikTok and they will feature promotional videos and provide updates on any new features. Ads on these platforms will also be created to promote the app as an engaging and competitive way to become more sustainable to create a healthier world. EcoSystem will also sponsor Youtubers such as Jasmine Rogers, Linsey Rem, Matt Ferrell and other content creators who have a focus on sustainability to promote our app to like-minded people. As well, users will get EcoPoints when they share the app with others, boosting their score and engagement on the app. This means once in a community, our app will increase in popularity as users share with friends and family. These two components create a strong public relation strategy as social media can create a wide reach, and individuals can share with their own community to create a substantial change.

## 2. Sales Strategy

The EcoSystems App will be available to both Apple and Android users on the App Store and Google Play. The app will be free, and the premium subscription sales will be made through the App Store and Google Play.

## 3. Pricing Strategy

EcoSystem will use the freemium pricing strategy. We will offer a free basic version and have different subscription plans that have to be paid for. Our premium plans will include no ads, more in-depth graphs, and suggestions on home improvement personalized to the user to benefit their sustainability score. The monthly subscription cost will be \$8.99 a month for EcoSystem Plus and \$15.99 a month for EcoSystem Pro.

## V. Operations Plan

### 1. Resources

- Equipment:
  - High-end computers for development and operations (5 x \$2000) = \$10,000 CAD
  - Office phones (5 x \$100) = \$500 CAD
- Software:
  - App Development Software: Varies depending on the software used, approximately \$1000 CAD annually.
  - Ecobee API: \$7 CAD/mo
  - Google Nest API: \$1005 CAD one-time fee
  - Accounting Software: QuickBooks, \$30 CAD/month = \$360 CAD annually.
  - Organizational Software: Slack, \$8 CAD/user/month = \$480 CAD annually.
  - Conferencing Software: Zoom, \$20 CAD/month = \$240 CAD annually.
  - Amazon AWS Server Hosting: \$280-320 CAD/month
- Space: Initial setup could be home offices for the team (remote work setup), so costs could be negligible for office space in the early stages.

### 2. Permits and Licenses

- App store licenses: To list our app on Google Play Store and Apple App Store, we will need developer accounts. Google charges a one-time fee of \$30 CAD, while Apple charges \$125 CAD annually.
- Data handling and privacy compliance: In accordance with The Personal Information Protection and Electronic Documents Act (PIPEDA), businesses handling user data must adhere to rules regarding data privacy and protection. Consulting with a legal expert for compliance would be advised. Costs can vary based on complexity.

### 3. Intellectual Property

- Trademarking the App Name and Logo: In Canada, the initial application fee is \$336.60 CAD per class of goods or services. However, the total cost can exceed \$1,000 CAD after considering professional fees.
- Patent Application: If we are creating unique technology within our app, consider patenting. Costs for startups with few employees like EcoSystem is around \$3150 CAD per patent.
- Copyright: Copyright protects the code, design, and content of our app. The basic government filing fee in Canada is \$50 CAD, but professional fees can add to the cost.

## VI. Financial Plan

### 1. Product and Service Pricing

List your product(s) and/or service(s) and how they will be priced. Then, list how many you will sell each month for the first year. Add these totals to your cash flow projection.

Service	Pricing	Projected Y1 Sales
Advertisements	0.3¢/user (averaged between banner & interstitial)	\$5,367.68 CAD/month \$64,412.18 CAD full year
EcoSystem+ (Tier 1 Premium Subscription)	8.99/mo	\$10,642.31 CAD/month \$127,707.77 CAD full year
EcoSystem Pro (Tier 2 Premium Subscription)	15.99/mo	\$19,646.70 CAD/month \$235,760.40 CAD full year
Selling Anonymized Data	30¢ /free user	\$26,232.48 CAD/month \$314,789.73 CAD full year
Affiliate Marketing with Retailers	5% commission per user driven to the retailer	\$60,700.15 CAD/month \$485,601.22 CAD full year

### 2. Funding

Explain where you intend to obtain funding and how much you will receive from each source.

Founding Source	Date of Expected Funding \$ Amount Expected
Bank Loans	Banks will often provide a loan to start up companies who target research and development of technological

	<p>advancements in the sustainability field.</p> <p>\$50,000</p>
Investor Rounds/Networking	<p>Companies or private investors are often approached by startups and companies to seek funding from venture capitalists or angel investors. These investors provide capital in exchange for equity or a stake in the company. Networking is essential for startup fundraising because it gives access to possible investors, mentors, and business professionals who can provide resources, direction, and insightful guidance. Developing relationships with investors improves the chances of receiving funds.</p> <p>\$25,000</p>
Owner Funds	<p>The CEOs each place \$5000 into the company.</p> <p>\$10,000</p>
Kick Starter Funding	<p>If the general public has an interest and passion for the issue being tackled, funds might be collected through crowdfunding platforms, where individuals contribute small amounts of money to support the project.</p> <p>\$8,000</p>

### 3. Cash Flow Projection

For a more in-depth and comprehensive look, refer to Appendix B

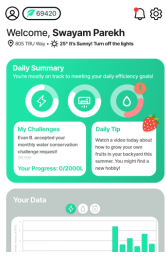

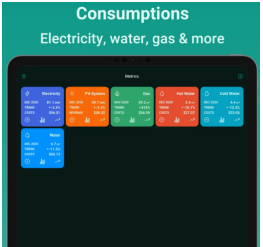
	<b>Closing Cash Balance - Month 12</b>	<b>Total Expenditures</b>	<b>Debt</b>
Year 1	\$226,542.41	\$1,645,820	\$0
Year 2	\$969,695.27	\$1,869,481	\$0
Year 3	\$3,484,389.94	\$2,516,965	\$0
Year 4	\$15,455,553.39	\$2,746,965	\$0
Year 5	\$46,881,221.63	\$3,022,946	\$0

## VII. Appendices

### Appendix A: Competitive Analysis

Factors	EcoSystem	Sense	Meterable
1. Products	<p>App that allows users to connect to a smart home system and track electricity, water and natural gas usage</p> <p>Displays costs of utilities</p> <p>Displays trends of utility usage and cost</p> <p>AI Generated personalized suggestions and tips</p> <p>Eco Point system that can be redeemed for monetary rewards</p> <p>Allows user to connect with other users</p> <p>Leaderboard adds competitive aspect to living sustainably</p> <p>Can connect to smart home applications</p> <p>Gives real time estimates on savings</p>	<p>Sense Monitor</p> <p>Sense Flex Monitor</p> <p>Sense Solar</p>	<p>An app that allows the user to track their electricity, water, and natural gas usage</p> <p>Displays the costs</p> <p>Displays trends</p> <p>Built in tips and tricks</p>
2. Price	<p>Free to install</p> <p>\$8.99 a month for EcoSystem Plus</p> <p>\$15.99 a month for EcoSystem Pro</p>	<p>Sense Monitor - \$299</p> <p>Sense Flex Monitor - \$349</p> <p>Sense Solar - \$349</p>	<p>Free to install</p> <p>\$8.99 for pro version</p> <p>\$17.99 for pro version &amp; support</p> <p>Option to tip in app</p>

3. Quality	User friendly	<p>**according to user reviews</p> <ul style="list-style-type: none"> <li>- Works as intended</li> <li>- Accurate</li> <li>- Not user friendly</li> <li>- Poor detection technology</li> </ul>	User friendly
4. Product selection	<p>Free model</p> <p>Tier 1 Premium model</p> <p>Tier 2 Premium model</p>	<p>Sense Monitor</p> <p>Sense Flex Monitor</p> <p>Sense Solar</p>	<p>Free model</p> <p>Premium model</p>
5. Customer Service	For those having issues or bugs with the app, we provide a customer service support system and an in-app reporting system	Will accommodate customers by paying extra fees	N/A for app
6. Product Service	<p>Free service</p> <p>Tier 1 Premium Service (EcoSystem+)</p> <p>Tier 2 Premium Service (EcoSystem Pro)</p>	<p>Sense Monitor</p> <p>Sense Flex Monitor</p> <p>Sense Solar Monitor</p>	<p>Free Service</p> <p>Pro Service</p> <p>Pro Service + Support</p>
7. Reliability	Our company is focused on	<p>*according to user reviews*</p> <p>Pros:</p> <p>99.5% accurate with its energy readings</p> <p>Sense pays for shipping fee of equipment needed to install sensor</p> <p>Cons:</p> <p>Not user friendly, hard to install</p>	Only 1 Review

		Does not detect computers Auto-sensing is not accurate	
8. Abilities: Services Offers			N/A for app
9. Image 10. Location 11. Atmosphere	 <p>Canada</p>	 <p>United States, ships worldwide</p>	 <p>Germany N/A for app</p>
12. Appearance	Minimalist Clean	Minimalist Simple	Minimalist Clean
13. Sales Methods	In-app purchases	Shipping	In-app purchases
14. Credit Policy	N/A	N/A	N/A
15. Availability	App store Google Play store English French Mandarin Hindi	Online website English French Spanish	App store Google Play store English Dutch French German Russian Spanish
16. Management	Social Enterprise	Social Enterprise	Sole Proprietor
17. Stability		It has been in the market for the past 3 years and many of the reviews are good.	In App store for less than a year, 8 months

18. Marketing	<p>Social Media posts</p> <p>Content creator sponsorships</p> <p>Sponsorships</p>	Partnerships with many companies such as telus, Bolt, Shell, and Irobot	No marketing
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## Appendix B: Projected 5 Year Cash Flow

EcoSystem - Year 1 Cash Flow												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Operating Activities</b>												
<b>Cash Inflows</b>												
Advertisements	\$1,523.32	\$1,875.33	\$2,143.50	\$2,850.99	\$4,022.01	\$5,085.99	\$5,350.51	\$5,385.99	\$6,670.50	\$8,171.01	\$10,036.50	\$11,296.53
EcoSystem+ Subscription	\$2,697.00	\$3,371.25	\$4,207.32	\$5,370.27	\$7,678.36	\$9,709.20	\$10,554.44	\$11,574.98	\$13,850.71	\$16,182.51	\$19,550.55	\$22,961.18
EcoSystem Pro Subscription	\$1,599.00	\$1,998.75	\$2,494.44	\$3,183.93	\$22,761.77	\$5,756.40	\$6,257.53	\$6,862.59	\$8,211.82	\$9,594.30	\$11,591.15	\$13,613.25
Anonymized Data Sales	\$6,647.90	\$8,309.87	\$10,370.72	\$13,237.30	\$18,926.56	\$23,932.42	\$26,015.87	\$28,531.43	\$34,140.92	\$39,888.63	\$48,190.59	\$56,597.52
Affiliate Marketing w/ Retail Partners (5% Rate Y1-2, 10% Rate Y3-5 per industry standards)					\$5,338.13	\$6,750.00	\$14,675.25	\$32,188.49	\$51,355.99	\$75,002.36	\$108,735.00	\$191,556.00
<b>Cash Outflows</b>												
API Fees (Google Nest, Ecobee, Google Maps)	\$1,012.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Product Manager Salary (1)	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67
Full Stack Developer Salaries (2)	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83
Front End Developer	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67
UI/UX Designer	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67
CEO Base Salary	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00
Marketing Firm	\$4,300.00	\$4,300.00	\$4,300.00	\$4,600.00	\$6,300.00	\$6,300.00	\$6,300.00	\$6,300.00	\$6,300.00	\$6,300.00	\$8,300.00	\$8,300.00
Amazon AWS Hosting (Averaged)	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00
Customer Support	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08
Human Resources	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50
Senior Accountant (1)	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42
Employee Benefits	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50	\$2,082.50
Professional Liability Insurance	\$500.00											
Cyber Liability Insurance	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00
Misc. Expenses	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
<b>Net Cash Flow from Operations</b>	<b>-\$100,946.12</b>	<b>-\$96,353.13</b>	<b>-\$92,692.36</b>	<b>-\$87,565.84</b>	<b>-\$55,181.51</b>	<b>-\$62,674.32</b>	<b>-\$61,054.73</b>	<b>-\$39,364.86</b>	<b>-\$9,678.39</b>	<b>\$24,930.48</b>	<b>\$72,195.46</b>	<b>\$170,116.14</b>
<b>Investing Activities</b>												
<b>Cash Inflows</b>												
Sale of Some Hardware Post-Depreciation						\$5,000.00						
<b>Cash Outflows</b>												
Patents	\$31,500.00											
Corporate Lawyer Retainer	\$5,000.00											
Hardware Budget	\$15,000.00											
Development costs	\$40,000.00	\$20,000.00	\$5,000.00	\$10,000.00	\$10,000.00	\$8,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
<b>Net Cash Flow from Investing</b>	<b>-\$71,500.00</b>	<b>-\$20,000.00</b>	<b>-\$5,000.00</b>	<b>-\$10,000.00</b>	<b>-\$10,000.00</b>	<b>-\$3,000.00</b>	<b>-\$3,000.00</b>	<b>-\$3,000.00</b>	<b>-\$3,000.00</b>	<b>-\$3,000.00</b>	<b>-\$3,000.00</b>	<b>-\$3,000.00</b>
<b>Financing Activities</b>												
<b>Cash Inflows</b>												
Startup Loan (Assuming 27% Interest)	\$50,000.00											
Crowdfunding	\$8,000.00											
Investor Rounds/Networking	\$25,000.00											
Owner Funds	\$10,000.00											
<b>Cash Outflows</b>												
Bank Loan	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60	\$4,884.60
<b>Net Cash Flow from Financing</b>	<b>\$88,115.40</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>	<b>-\$4,884.60</b>
<b>Cumulative Cash Flow</b>												
Net increase (decrease) in Cash	-\$84,330.72	-\$121,237.73	-\$102,576.96	-\$102,450.44	-\$70,066.11	-\$70,558.92	-\$68,939.33	-\$47,249.46	-\$17,562.99	\$17,045.88	\$64,310.86	\$162,231.54
Opening Cash Balance	\$0.00	-\$84,330.72	-\$121,237.73	-\$102,576.96	-\$102,450.44	-\$70,066.11	-\$70,558.92	-\$68,939.33	-\$47,249.46	-\$17,562.99	\$17,045.88	\$64,310.86
Closing Cash Balance	<b>-\$84,330.72</b>	<b>-\$205,568.45</b>	<b>-\$223,814.69</b>	<b>-\$205,027.40</b>	<b>-\$172,516.55</b>	<b>-\$140,625.03</b>	<b>-\$139,498.25</b>	<b>-\$116,188.80</b>	<b>-\$64,812.45</b>	<b>-\$17,111.11</b>	<b>\$81,356.75</b>	<b>\$226,542.41</b>



EcoSystem - Year 2 Cash Flow												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Operating Activities</b>												
Cash Inflows												
Advertisements	\$13,270.20	\$14,070.60	\$14,754.60	\$16,035.30	\$17,070.60	\$17,436.90	\$18,970.20	\$20,367.30	\$20,703.60	\$21,370.50	\$23,343.60	\$23,770.20
EcoSystem+ Subscription	\$23,859.82	\$25,298.94	\$26,528.77	\$28,831.47	\$30,692.94	\$31,351.55	\$34,108.42	\$36,620.41	\$37,225.07	\$38,424.16	\$41,971.79	\$42,738.82
EcoSystem Pro Subscription	\$14,146.03	\$14,999.26	\$15,728.40	\$17,093.63	\$18,197.26	\$18,587.74	\$20,222.23	\$21,711.54	\$22,070.04	\$22,780.95	\$24,884.28	\$25,339.03
Anonymized Data Sales	\$57,504.20	\$60,972.60	\$63,936.60	\$69,486.30	\$73,972.60	\$75,559.90	\$82,204.20	\$88,258.30	\$89,715.60	\$92,605.50	\$101,155.60	\$103,004.20
Affiliate Marketing w/ Retail Partners (5% Rate Y1-2, 10% Rate Y3-5 per industry standards)	\$199,053.00	\$211,059.00	\$221,319.00	\$240,529.50	\$256,059.00	\$261,553.50	\$355,691.25	\$381,886.88	\$388,192.50	\$400,696.88	\$437,692.50	\$445,691.25
Cash Outflows												
API Fees (Google Nest, Ecobee, Google Maps)	\$1,012.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Product Manager Salary (1)	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67	\$8,861.67
Full Stack Developer Salaries (2)	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83
Front End Developer	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67	\$18,211.67
UI/UX Designer	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67
CEO Base Salary	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00
Marketing Firm	\$4,300.00	\$4,300.00	\$4,300.00	\$4,600.00	\$6,300.00	\$6,300.00	\$6,300.00	\$6,300.00	\$6,300.00	\$6,300.00	\$8,300.00	\$8,300.00
Amazon AWS Hosting (Averaged)	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00
Customer Support	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08
Human Resources	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50
Chief Financial Officer	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50
Senior Accountant (1)	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42	\$6,998.42
Employee Benefits	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67
Professional Liability Insurance	\$500.00											
Cyber Liability Insurance	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00
Misc. Expenses	\$10,000.00	\$10,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
Net Cash Flow from Operations	\$180,380.25	\$200,452.40	\$216,319.37	\$235,728.20	\$258,044.40	\$266,541.58	\$373,248.30	\$410,896.42	\$419,958.81	\$437,929.99	\$489,099.77	\$500,595.50
<b>Investing Activities</b>												
Cash Inflows												
Sale of Some Hardware Post-Depreciation						\$10,000.00						
Cash Outflows												
Patents	\$6,300.00											
Corporate Lawyer Retainer	\$5,000.00											
Hardware Budget	\$25,000.00											
Development costs	\$20,000.00	\$20,000.00	\$30,000.00	\$30,000.00	\$20,000.00	\$25,000.00	\$15,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Net Cash Flow from Investing	-\$26,300.00	-\$20,000.00	-\$30,000.00	-\$30,000.00	-\$20,000.00	-\$15,000.00	-\$15,000.00	-\$10,000.00	-\$10,000.00	-\$10,000.00	-\$10,000.00	-\$10,000.00
<b>Cumulative Cash Flow</b>												
Net increase (decrease) in Cash	\$154,080.25	\$180,452.40	\$186,319.37	\$205,728.20	\$238,044.40	\$251,541.58	\$358,248.30	\$400,896.42	\$409,958.81	\$427,929.99	\$479,099.77	\$490,595.50
Opening Cash Balance	\$0.00	\$154,080.25	\$180,452.40	\$186,319.37	\$205,728.20	\$238,044.40	\$251,541.58	\$358,248.30	\$400,896.42	\$409,958.81	\$427,929.99	\$479,099.77
Closing Cash Balance	\$154,080.25	\$334,532.65	\$366,771.77	\$392,047.57	\$443,772.60	\$489,585.98	\$609,789.88	\$759,144.72	\$810,855.23	\$837,888.80	\$907,029.76	\$969,695.27

EcoSystem – Year 3 Cash Flow												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Operating Activities</b>												
Cash Inflows												
Advertisements	\$25,713.60	\$28,037.10	\$29,673.60	\$32,013.90	\$32,736.60	\$34,629.60	\$35,736.90	\$37,509.60	\$38,613.60	\$40,481.40	\$41,577.90	\$43,597.20
EcoSystem+ Subscription	\$46,233.05	\$50,410.71	\$53,533.13	\$57,560.99	\$58,860.41	\$62,264.02	\$64,254.95	\$67,442.26	\$69,427.25	\$72,785.56	\$74,757.06	\$78,387.77
EcoSystem Pro Subscription	\$27,410.70	\$29,887.55	\$31,632.06	\$34,126.82	\$34,897.22	\$36,915.15	\$38,095.54	\$39,985.23	\$41,162.10	\$43,153.17	\$44,322.04	\$46,474.62
Anonymized Data Sales	\$111,425.60	\$121,494.10	\$128,585.60	\$138,726.90	\$141,858.60	\$150,061.60	\$154,859.90	\$162,541.60	\$167,325.60	\$175,419.40	\$180,170.90	\$188,921.20
Affiliate Marketing w/ Retail Partners (5% Rate Y1-2, 10% Rate Y3-5 per industry standards)	\$964,260.00	\$1,051,391.25	\$1,112,760.00	\$1,200,521.25	\$1,227,622.50	\$1,298,610.00	\$1,340,133.75	\$1,406,610.00	\$1,448,010.00	\$1,518,052.50	\$1,559,171.25	\$1,634,895.00
Cash Outflows												
API Fees (Google Nest, Ecobee, Google Maps)	\$1,012.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Product Manager Salary (1)	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67
Full Stack Developer Salaries (2)	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83
Front End Developer (2)	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67
Backend Developer (2)	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00
UI/UX Designer	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67
CEO Base Salary	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00
Marketing Firm	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Amazon AWS Hosting (Averaged)	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00
Customer Support	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08
Human Resources	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50
Chief Technology Officer	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50
Chief Financial Officer	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50
Senior Accountant (1)	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42
Employee Benefits	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67
Professional Liability Insurance	\$500.00											
Cyber Liability Insurance	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00
Misc. Expenses	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
Net Cash Flow from Operations	\$994,595.45	\$1,102,278.20	\$1,177,061.89	\$1,284,007.36	\$1,317,032.82	\$1,403,537.87	\$1,444,138.53	\$1,525,146.19	\$1,575,596.05	\$1,660,949.53	\$1,711,056.66	\$1,803,333.28
<b>Investing Activities</b>												
Cash Inflows												
Sale of Some Hardware Post-Depreciation						\$5,000.00						
Cash Outflows												
Patents	\$3,150.00											
Corporate Lawyer Retainer	\$5,000.00											
Hardware Budget	\$50,000.00											
Development costs	\$20,000.00	\$20,000.00	\$30,000.00	\$30,000.00	\$20,000.00	\$25,000.00	\$15,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$10,000.00	\$20,000.00
Net Cash Flow from Investing	-\$23,150.00	-\$20,000.00	-\$30,000.00	-\$30,000.00	-\$20,000.00	-\$20,000.00	-\$15,000.00	-\$20,000.00	-\$20,000.00	-\$20,000.00	-\$10,000.00	-\$20,000.00
<b>Cumulative Cash Flow</b>												
Net increase (decrease) in Cash	\$971,445.45	\$1,082,278.20	\$1,147,061.89	\$1,254,007.36	\$1,297,032.82	\$1,383,537.87	\$1,429,138.53	\$1,505,146.19	\$1,555,596.05	\$1,640,949.53	\$1,701,056.66	\$1,783,333.28
Opening Cash Balance	\$0.00	\$971,445.45	\$1,082,278.20	\$1,147,061.89	\$1,254,007.36	\$1,297,032.82	\$1,383,537.87	\$1,429,138.53	\$1,505,146.19	\$1,555,596.05	\$1,640,949.53	\$1,701,056.66
Closing Cash Balance	\$971,445.45	\$2,053,723.65	\$2,229,340.09	\$2,401,069.25	\$2,551,040.18	\$2,680,570.70	\$2,812,676.41	\$2,934,284.73	\$3,060,742.24	\$3,196,545.58	\$3,342,006.19	\$3,484,389.94

EcoSystem - Year 4 Cash Flow												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Operating Activities</b>												
Cash Inflows												
Advertisements	\$43,597.20	\$44,570.10	\$47,013.60	\$47,951.10	\$50,214.90	\$52,870.20	\$54,936.90	\$57,070.20	\$58,903.50	\$60,003.60	\$62,376.90	\$64,570.20
EcoSystem+ Subscription	\$78,387.77	\$80,137.04	\$84,530.45	\$86,216.08	\$90,286.39	\$95,060.62	\$98,776.55	\$102,612.22	\$105,908.49	\$107,886.47	\$112,153.67	\$116,097.22
EcoSystem Pro Subscription	\$46,474.62	\$47,511.73	\$50,116.50	\$51,115.87	\$53,529.08	\$56,359.63	\$58,562.74	\$60,836.83	\$62,791.13	\$63,963.84	\$66,493.78	\$68,831.83
Anonymized Data Sales	\$188,921.20	\$193,137.10	\$203,725.60	\$207,788.10	\$217,597.90	\$229,104.20	\$238,059.90	\$247,304.20	\$255,248.50	\$260,015.60	\$270,299.90	\$279,804.20
Affiliate Marketing w/ Retail Partners (5% Rate Y1-2, 10% Rate Y3-5 per industry standards)	\$2,615,832.00	\$2,674,206.00	\$2,820,816.00	\$2,877,066.00	\$3,012,894.00	\$3,168,738.50	\$3,308,240.75	\$4,280,265.00	\$4,417,762.50	\$7,020,421.20	\$7,298,097.30	\$7,554,713.40
Cash Outflows												
API Fees (Google Nest, Ecobee, Google Maps)	\$1,012.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Product Manager Salary (1)	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67
Full Stack Developer Salaries (2)	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83
Front End Developer (2)	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67
Backend Developer (2)	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00
UI/UX Designer	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67
CEO Base Salary	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00
Marketing Firm	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00
Amazon AWS Hosting (Averaged)	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00
Customer Support	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08
Human Resources	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50	\$5,590.50
Chief Technology Officer	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50
Chief Financial Officer	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50
Senior Accountant (1)	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42	\$7,998.42
Employee Benefits	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67
Professional Liability Insurance	\$500.00											
Cyber Liability Insurance	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00
Misc. Expenses	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
Net Cash Flow from Operations	\$2,777,765.28	\$2,845,619.47	\$3,012,259.65	\$3,076,194.65	\$3,230,579.77	\$3,808,190.65	\$3,954,634.33	\$4,544,145.95	\$4,696,671.62	\$7,308,348.21	\$7,605,479.04	\$7,880,074.35
<b>Investing Activities</b>												
Cash Inflows												
Sale of Some Hardware Post-Depreciation						\$5,000.00						
Cash Outflows												
Patents	\$3,150.00											
Corporate Lawyer Retainer	\$5,000.00											
Hardware Budget	\$100,000.00											
Development costs	\$20,000.00	\$20,000.00	\$30,000.00	\$30,000.00	\$20,000.00	\$25,000.00	\$15,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$10,000.00	\$20,000.00
Net Cash Flow from Investing	-\$23,150.00	-\$20,000.00	-\$30,000.00	-\$30,000.00	-\$20,000.00	-\$20,000.00	-\$15,000.00	-\$20,000.00	-\$20,000.00	-\$20,000.00	-\$10,000.00	-\$20,000.00
<b>Cumulative Cash Flow</b>												
Net increase (decrease) in Cash	\$2,754,615.28	\$2,825,619.47	\$2,982,259.65	\$3,046,194.65	\$3,210,579.77	\$3,788,190.65	\$3,939,634.33	\$4,524,145.95	\$4,676,671.62	\$7,288,348.21	\$7,595,479.04	\$7,860,074.35
Opening Cash Balance	\$0.00	\$2,754,615.28	\$2,825,619.47	\$2,982,259.65	\$3,046,194.65	\$3,210,579.77	\$3,788,190.65	\$3,939,634.33	\$4,524,145.95	\$4,676,671.62	\$7,288,348.21	\$7,595,479.04
Closing Cash Balance	\$2,754,615.28	\$5,580,234.75	\$5,807,879.12	\$6,028,454.30	\$6,256,774.42	\$6,998,770.43	\$7,727,824.98	\$8,463,780.28	\$9,200,817.58	\$11,965,019.83	\$14,883,827.25	\$15,455,553.39

EcoSystem - Year 5 Cash Flow												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Operating Activities</b>												
Cash Inflows												
Advertisements	\$64,570.20	\$65,470.20	\$67,355.10	\$70,773.90	\$73,546.20	\$77,614.20	\$80,137.20	\$82,537.20	\$83,703.90	\$84,370.20	\$85,837.20	\$89,137.20
EcoSystem+ Subscription	\$116,097.22	\$117,715.42	\$121,104.47	\$127,251.47	\$132,236.07	\$139,550.33	\$144,086.69	\$148,401.89	\$150,499.61	\$151,697.62	\$154,335.29	\$160,268.69
EcoSystem Pro Subscription	\$68,831.83	\$69,791.23	\$71,800.54	\$75,444.98	\$78,400.25	\$82,736.74	\$85,426.26	\$87,984.66	\$89,228.36	\$89,938.63	\$91,502.46	\$95,020.26
Anonymized Data Sales	\$279,804.20	\$283,704.20	\$291,872.10	\$306,686.90	\$318,700.20	\$336,328.20	\$347,261.20	\$357,661.20	\$362,716.90	\$365,604.20	\$371,961.20	\$386,261.20
Affiliate Marketing w/ Retail Partners (5% Rate Y1-2, 10% Rate Y3-5 per industry standards)	\$8,813,832.30	\$8,936,682.30	\$9,901,199.70	\$11,146,889.25	\$11,583,526.50	\$13,854,134.70	\$14,304,490.20	\$14,732,890.20	\$14,941,146.15	\$17,717,742.00	\$22,532,265.00	\$23,398,515.00
Cash Outflows												
API Fees (Google Nest, Ecobee, Google Maps)	\$1,012.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Product Manager Salary (1)	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67	\$13,861.67
Full Stack Developer Salaries (2)	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83	\$19,533.83
Front End Developer (2)	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67	\$24,211.67
Backend Developer (2)	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00	\$19,501.00
UI/UX Designer	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67	\$19,385.67
CEO Base Salary	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00	\$12,500.00
Marketing Firm	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00	\$35,000.00
Amazon AWS Hosting (Averaged)	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00	\$320.00
Customer Support	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08	\$4,012.08
Human Resources	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50	\$8,590.50
Chief Technology Officer	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50	\$15,793.50
Chief Financial Officer	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50	\$13,305.50
Senior Accountant (2)	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84	\$17,996.84
Employee Benefits	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67	\$2,776.67
Professional Liability Insurance	\$500.00											
Cyber Liability Insurance	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00	\$145.00
Misc. Expenses	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
Net Cash Flow from Operations	\$9,124,689.83	\$9,256,422.43	\$10,236,390.98	\$11,510,105.58	\$11,969,468.29	\$14,273,423.25	\$14,734,460.62	\$15,182,534.22	\$15,400,354.00	\$18,182,411.73	\$23,008,960.22	\$23,902,261.42
<b>Investing Activities</b>												
Cash Inflows												
Sale of Some Hardware Post-Depreciation						\$5,000.00						
Cash Outflows												
Patents	\$3,150.00											
Corporate Lawyer Retainer	\$5,000.00											
Hardware Budget	\$100,000.00											
Development costs	\$20,000.00	\$20,000.00	\$30,000.00	\$30,000.00	\$20,000.00	\$25,000.00	\$15,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$10,000.00	\$20,000.00
Net Cash Flow from Investing	-\$23,150.00	-\$20,000.00	-\$30,000.00	-\$30,000.00	-\$20,000.00	-\$20,000.00	-\$15,000.00	-\$20,000.00	-\$20,000.00	-\$20,000.00	-\$10,000.00	-\$20,000.00
<b>Cumulative Cash Flow</b>												
Net increase (decrease) in Cash	\$9,101,539.83	\$9,236,422.43	\$10,206,390.98	\$11,480,105.58	\$11,949,468.29	\$14,253,423.25	\$14,719,460.62	\$15,162,534.22	\$15,380,354.00	\$18,162,411.73	\$22,998,960.22	\$23,882,261.42
Opening Cash Balance	\$0.00	\$9,101,539.83	\$9,236,422.43	\$10,206,390.98	\$11,480,105.58	\$11,949,468.29	\$14,253,423.25	\$14,719,460.62	\$15,162,534.22	\$15,380,354.00	\$18,162,411.73	\$22,998,960.22
Closing Cash Balance	\$9,101,539.83	\$18,337,962.26	\$19,442,813.41	\$21,686,496.56	\$23,429,573.87	\$26,202,891.54	\$28,972,883.81	\$29,881,994.83	\$30,542,888.21	\$33,542,765.73	\$41,161,371.95	\$46,881,221.63

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