

Detailed Cost Breakdown

One In The Hand, LLC

Executive Summary

This document provides granular cost estimates for launching OITH, broken down by category, timeline, and priority level.

PHASE 1: COMPANY FORMATION

Timeline: Week 1-2

1.1 Legal Entity Formation

Item	Low Est.	Med Est.	High Est.	Notes
State Filing Fee				
Delaware LLC	\$0-\$100	\$100-\$900	\$900+	Recommended for VC
Other states	\$50-\$150	\$150-\$500	\$500+	Varies by state
Registered Agent				

<input checked="" type="checkbox"/>	DIY (your address)	\$0	\$0	\$0	Only if in formation state
<input checked="" type="checkbox"/>	Ser (annual)	\$40	\$12	\$300	Northwest, Incfile, etc.
Operating Agreement					
<input checked="" type="checkbox"/>	Self-rep. (template)	\$0	\$0	\$0	Use provided template
<input checked="" type="checkbox"/>	Online legal service	\$0	\$99	\$199	LegalZoom, Rocket Lawyer
<input checked="" type="checkbox"/>	Attic review	\$200	\$500	\$1,000	Recommended raising
<input checked="" type="checkbox"/>	EIN Application	\$0	\$0	\$0	Always free from IRS
<input checked="" type="checkbox"/>	Business License	\$0	\$50	\$200	Varies by city/county
		\$15	\$30	\$746	\$1,289

1.2 Banking & Financial Setup

It's E:	Lo E:	M E:	Hi E:	Notes

	Business Checking			
	■■■ Online bank (\$0 \$0 \$0) (Mercury, Relay)	Free, startup-friendly		
	■■■ Traditional bank (\$0 \$15 \$0/mo) (Chase, BofA)	May have monthly fees		
	Business Credit Card (\$0 \$0 \$0)	No annual fee options		
	Accounting Software			
	■■■ Wave (\$0 \$0 \$0)	Free, full-featured		
	■■■ QuickBooks (\$15 \$15 \$15/mo) Simple Start	Industry standard		
	■■■ Xero (\$13 \$18 \$18)	Alternative		
	Bookkeeper (optional) (\$0 \$0 \$15 \$400/mo)	Can wait until revenue		
	SUBTOTAL (Year 1) (\$0 \$180 \$540)			

PHASE 2: INTELLECTUAL PROPERTY

Timeline: Week 2-4

2.1 Trademark Protection

	It's Easier	Less Expensive	More Efficient	Higher Success Rate	Notes
Trademark Search					
DIY (USPTO TESS)	■■■	\$0 \$0 \$0	Free, do yourself		
Professional search	■■■	\$100-\$200 \$500	More comprehensive		
USPTO Filing Fees	■■■				
TEAS Plus \$25 (per class)	■■■	\$25 \$250	Cheapest option		
TEAS Standard (per class)	■■■	\$350 \$350	More flexibility		
"OITH" trademark	■■■	\$250 \$350	1 class (software)		

"One In The \$250 Hand" trademark	Optional, same class
Logo trademark	Optional, design mark
Attorney filing	Per \$0-\$300 mark, optional
SUBTOTAL (1 \$2504501,150 mark)	
SUBTOTAL (3 \$7501,050550 marks)	

2.2 Domain & Digital Assets

Item	Last	Mid	High	Notes
Primary Domain				
.com domain	\$12	\$15	\$50	Annual, Namecheap/GoDaddy
Pre domain	\$100	\$500	\$5,000+	If buying from owner
Additional Domains				

2.3 Legal Documents

	L	M	H	Notes
It	E	E	E	
Terms of Service	■■■			
Template (Termly, iubenda)	\$0	\$10 \$25/mo	SaaS solutions	
Attorneys drafted	\$5,001-\$10,000			Custom
Privacy Policy				

General Data Protection Regulation (GDPR)	\$0	\$0	\$0	\$0	Basic compliance
Terms of Service (ToS)	\$0	\$10	\$25	\$25	Included with ToS
Attic Data Privacy Policy	\$50	\$1,000	\$2,500	\$2,500	GDPR/CCPA compliant drafted
Cookie Policy	\$0	\$0	\$100	\$100	Often included
GDPR Compliance	\$0	\$20	\$1,000	\$1,000	Depends on approach
SUITES	\$200	\$200	\$3,625	\$3,625	

PHASE 3: PRODUCT DEVELOPMENT

Timeline: Week 4-12

3.1 Development Accounts & Tools

Item	Low	Middle	High	Notes
App Store Accounts				
Apple Developer Program	\$99	\$99	\$99	Required for iOS

■■■ Google Play Developer	\$25	\$25	\$25	One-time fee	
Development Tools					
■■■ IDE (VS Code)	\$0	\$0	\$0	Free	
■■■ GitHub	\$0	\$4/r	\$0	Free personal	
■■■ Figma (design)	\$0	\$15	\$45	Free available	
Testing Tools					
■■■ TestFlight	\$0	\$0	\$0	Included with Apple	
■■■ Firebase Test Lab	\$0	\$0	\$50/mo	Free tier	
■■■ BrowserStack	\$0	\$29	\$99	Optional	
SUBTOTAL (Year 1)	\$12,700	\$1,500			

3.2 Cloud Infrastructure

Item	Low	Medium	High	Notes
Cloud Hosting				
AWS/GCP	\$0	\$0	\$0	Apply for credits (startup credits)
AWS	\$50	\$150	\$500	Scales with users (no credits)
Vercel	\$1	\$20	\$50	Good for web frontend
Rails	\$0	\$25	\$100	Easy deployment (backend)
Database				
PostgreSQL	\$0	\$25	\$100	Generous tier (Supabase)
MongoDB	\$0	\$5	\$75	Free available (Atlas)
PlanetScale	\$0	\$29	\$100	MySQL compatible
Storage (photos)				
Amazon S3	\$5/mo	\$20	\$100	Scales with usage

Cloudinary	\$0	\$0	\$89	Free tier generous	
CDN					
CloudFare	\$0	\$0	\$20	Free tier excellent	
Email Service					
SendGrid	\$0	\$20	\$50	100/day \$50/mo free	
Resend	\$0	\$20	\$50	Developer-friendly	
SUBTOTAL	\$55	\$200	\$700		
				(Monthly)	
SUBTOTAL	\$66	\$2,400	\$400		
				(Yearly)	

3.3 Development Costs

Option A: Self-Development

Item	Low	Medium	High	Notes
Your time	\$0	\$0	\$0	Sweat equity
Learning resources	\$0	\$50	\$200	Courses needed
Design assets				

	Icons (Heroicons, etc.)	\$0	\$0	\$0	Free
	Stock photos	\$0	\$50	\$200	Unsplash free
	Illustrations	\$0	\$50	\$200	unDraw free
	UI Components library	\$0	\$50	\$79	options exist
	SUI	\$0	\$100	\$479	

Option B: Freelance/Contract Development

R	H	H	L	M	High Est.
R	R	(N)	E	E:	
	Full-Stack Developer				
	Offshore (India, Ukraine)	\$25,000	\$50,000	\$100,000	
	US- mid-level	\$25,000	\$40,000	\$100,000	
	US- senior	\$45,000	\$75,000	\$150,000	
	Mobile Developer				

React Native specialist	\$50,000	\$70,000	\$100,000	\$250,000
iOS + Android	\$75,000	\$100,000	\$150,000	\$250,000
UI/UX Designer				
Offshore	\$20,000	\$30,000	\$40,000	\$200,000
US-based	\$75,000	\$100,000	\$150,000	\$200,000
QA Tester				
Manual testing	\$20,000	\$40,000	\$60,000	\$600,000
Automated testing	\$40,000	\$60,000	\$80,000	\$400,000
SUBTOTAL (Budget Path)	\$6,200,000	\$8,500,000	\$10,800,000	\$800,000
SUBTOTAL (Quality Path)	\$18,500,000			

Option C: No-Code/Low-Code



		Performance, native feel
Bul	\$10-\$100/mo	
Flutter	\$10-\$100/mo	Learning curve
AdMob	\$45-\$200/mo	Feature limits
Buildship + Supabase	\$0-\$30/mo	Backend only
SUBTOTAL (Year 1)	\$34,528.900	

3.4 Third-Party Services & APIs

Service	Fee	Platform	Notes
AI/ML APIs			
OpenAI (GPT-4)	\$0.03/1K tokens	For conversation analysis	
Cloudflare API	\$0.015/1K tokens	Alternative	
Estimote	\$0 at \$50/mo monthly	Based usage	
Authentication			

		Firebasestore	Generous limits
Auth		Free (7K users)	\$23/mo More features
		Free (5K users)	\$25/mo Modern, easy
Push Notifications			
		Firebasestore	Unlimited
		FCM	
		Free (10K users)	\$9/mo Easy setup
Analytics			
		Free Mix (20K users)	\$25/mo Best product
		Free Amplitude (\$10K demo)	\$0 Generous free tier
		Free PostHog (\$10K demo)	\$0 Self-host option
Payment Processing			
		2.9% + \$0.30	Same Industry standard

	■ ■ ■	Free (<\$10k no RevenueCat MTR)	For subscribers		
Maps/Location					
	■ ■ ■	\$207/1K Google Maps Credit requests	For venue suggestions		
	■ ■ ■	50K load Mapbox	\$0.50/K Alternative free		
	SUBTOTAL (\$0 \$50\$300 (Monthly))				
	SUBTOTAL (Yearly 1) (\$0 \$6003,600				

PHASE 4: MARKETING & LAUNCH

Timeline: Week 8-16

4.1 Branding & Design

Item	Level	Metric	High	Notes
Logo Design				
DIY (\$0 (Canva, Figma)	\$0 \$0 \$0		Use prototype design	

		\$50	\$200	\$500	Crowdsourced 99designs/Fiverr
		\$500	\$1,000	\$10,000	Custom, refined designer
Brand Guidelines					
		\$0	\$0	\$0	Template available DIY
		\$200	\$500	\$1,500	Professional Designer doc
App Icon					
		Included with logo	\$0	\$0	Usually included
		\$50	\$150	\$400	If needed design
Marketing Materials					
		Social media	\$0	\$50	Canva templates
		App store	\$0	\$100	Can DIY screenshots
		Pro video	\$0	\$200	Simple pro

SU	\$0	DC	\$500	4,200
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4.2 Pre-Launch Marketing

Item	Low	Medium	High	Notes
Landing Page				
Card	\$0	\$19.49/yr		Simple, effective
Webflow	\$0	\$14.99/mo		More customizable
Custom build	\$0	\$0	\$0	Use prototype
Email Marketing				
MailChimp	Free	\$13.99	\$26	Waitlist emails
CreatorKit	Free	\$15.99	\$20	Creator-focused
Buttondown	Free	\$9/mo	\$29	Simple
Waitlist Tool				
DIY (email form)	\$0	\$0	\$0	Simple approach
Waitlist.me	\$0	\$20	\$50	Referral features

Viral Loops	\$0	\$49,800	Gamification	
SUBTOTAL	(3 months)	\$0	\$150,450	

4.3 Paid Marketing (Launch)

C B	D B	M B	3-Month Total	
Instagram Ads				
■■■	\$10,000,000			Conservative
■■■	\$33,000,000			Moderate
■■■	\$100,000,000			Aggressive
TikTok Ads				
■■■	\$10,000,000			Conservative
■■■	\$33,000,000			Moderate
■■■	\$100,000,000			Aggressive
Facebook Ads				
■■■	\$10,000,000			Conservative

				\$25,000	250
Moderate					
Google Ads					
				\$100,000	100
App campaigns					
				\$150,000	150
Search					
SUBTOTAL					
\$400,000,000 (Conservative)					
SUBTOTAL					
\$100,000,000 (Moderate)					
SUBTOTAL					
\$350,000,000,500 (Aggressive)					

4.4 Organic Marketing

It's Easier	Less Expensive	More Effective	Higher ROI	Notes
Content Creation				
■■■				
DIY (\$0 (your time))	\$0	\$0	\$0	Blog, social
■■■				
Freelance writer	\$50-\$150/hr	\$100/hr	\$100/hr	Quality post content

Vide	\$25	\$75	\$200	Per Reels
editor				
Influencer				
Marketing				
Micro (1-10K followers)	\$50	\$150	\$300	Per post
Small (10-50K)	\$200	\$500	\$1,000	Per post
Medium (50-250K)	\$1,000	\$2,000	\$3,000	Per post
PR/Press				
DIY outreach	\$0	\$0	\$0	Time investment
PR platform (HARO)	\$0	\$0	\$149/mo tier	Free
PR agency	\$0	\$3,000	\$10,000/mo	Overkill early
App				
Store				
Optimization				
DIY research	\$0	\$0	\$0	Best practices

	AppFollow, etc.
AS\$0 tool	\$50-\$200/mo etc.
SUBTOTAL	
(3 months)	\$1,500,000

PHASE 5: OPERATIONS & ONGOING

Timeline: Month 4+

5.1 Customer Support

It	L	M	H	Notes
E	E	E	E	
Help Desk				
Software				
DIY	\$0	\$0	\$0	Manual (email)
	Free		Good	
Freshdesk	(10 \$15 agents)	\$49 agent/mo	agent/mo	
			Chat	
Intercom	\$0	\$74	\$269	+ help desk
Zendesk	\$0	\$198	\$515	Industry standard
Chat Widget				

				Good
Crisp	Free	\$25	\$85	free tier
Tawk.to	Free	Free	Free	Completely free
Support Staff				
You (early stage)	\$0	\$0	\$0	Bootstrap
Paragon VA	\$0	\$500/mo	\$100/mo	When needed
Full support	\$0	\$3,000/mo	\$15,000/mo scale	At
SUBTOTAL				
	\$0	\$90	\$450	(Monthly)

5.2 Professional Services

S	L	M	H	Frequency
Accountant/CPA				
				
Tax prep only	\$200	\$400	\$800	Annual
				
Monthly bookkeeping	\$150	\$400	\$800	Monthly

	\$0	\$300,000	Monthly	
Full-service				
Legal (on-call)				
	\$200-\$350/hr	As needed		
		rate		
	\$0	\$500/hr	Monthly	
Start-up				
retainer				
Insurance				
	\$300-\$500/hr	Required		
General liability				
	\$500-\$1000/hr	Recommended		
E&O /				
Cyber				
SUBTOTAL				
(Year 1)	\$1,150,000			

5.3 Miscellaneous

Item	Low Estimate	Medium Estimate	High Estimate	Notes
Communication				
Business phone	\$0	\$1500	Google Voice free	

				Zoom
Video conferencing	\$0	\$0	\$16	free tier
Productivity				
Google Workspace	\$0	\$6/user/mo	\$12/mo/mo	Gmail, Docs
Notion	\$0	\$0	\$10	Free personal
Project management	\$0	\$0	\$10	Trello, Asana free
Office/Workspace				
Work from home	\$0	\$0	\$0	No cost
Covered desk (occasional)	\$0	\$50	\$200/mo	Day passes
Desks needed	\$0	\$200	\$500/mo	When needed
SUBTOTAL	\$0	\$71	\$286	
				(Monthly)
SUBTOTAL	\$0	\$85	\$3,432	
				1)

SUMMARY: TOTAL COST SCENARIOS

Scenario 1: Bootstrap (Self-Development)

For founders who can code and design

Category	Cost
Company Formation	\$139
IP (1 trademark + domain)	\$262
Dev Accounts & Tools	\$124
Cloud (Year 1)	\$660
Third-Party Services	\$0
Marketing (organic only)	\$0
Operations	\$0
Professional Services	\$200
Miscellaneous	\$0
TOTAL	\$1,385
Buffer (20%)	\$277
GRAND TOTAL	\$1,662

Scenario 2: Lean Launch (Budget Contractors)

Offshore development, minimal marketing

Category	Cost
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Company Formation	\$464
IP (1 trademark + domain)	\$495
Dev Accounts & Tools	\$700
Cloud (Year 1)	\$2,400
Development (offshore)	\$6,200
Third-Party Services	\$600
Branding	\$500
Marketing (3 months)	\$4,650
Operations	\$1,080
Professional Services	\$1,000
Miscellaneous	\$852
TOTAL	\$18,941
Buffer (20%)	\$3,788
GRAND TOTAL	\$22,729

Scenario 3: Quality Launch (US Contractors)

Quality development, solid marketing

Category	Cost
Company Formation	\$1,289
IP (3 trademarks + domain)	\$1,162
Legal Documents	\$2,000
Dev Accounts & Tools	\$1,500

Cloud (Year 1)	\$5,000
Development (quality)	\$25,000
Third-Party Services	\$2,000
Branding	\$2,000
Marketing (6 months)	\$15,000
Operations	\$3,000
Professional Services	\$5,400
Miscellaneous	\$2,000
TOTAL	\$65,351
Buffer (20%)	\$13,070
GRAND TOTAL	\$78,421

Scenario 4: VC-Ready (Full Preparation)

Everything needed to raise successfully

Category	Cost
Company Formation + C-Corp Conversion	\$4,000
IP (full protection)	\$3,000
Legal Documents (attorney)	\$5,000
Dev Accounts & Tools	\$1,500
Cloud (Year 1)	\$8,400
Development (senior US)	\$50,000
Third-Party Services	\$3,600

Branding (professional)	\$5,000
Marketing (12 months aggressive)	\$50,000
Operations	\$5,400
Professional Services	\$12,000
Miscellaneous	\$3,432
Pitch Materials	\$2,000
Legal for Fundraising	\$5,000
TOTAL	\$158,332
Buffer (20%)	\$31,666
GRAND TOTAL	\$189,998

MONTHLY BURN RATE BY STAGE

Pre-Launch (Months 1-4)

Expense	Bootstrap	Lean	Quality
Cloud hosting	\$50	\$150	\$400
Tools & services	\$10	\$50	\$150
Marketing	\$0	\$200	\$500
Development	\$0	\$1,550	\$6,250
Operations	\$0	\$90	\$250
Monthly Total	\$60	\$2,040	\$7,550

Launch (Months 4-6)

Expense	Bootstrap	Lean	Quality
Cloud hosting	\$100	\$300	\$600
Tools & services	\$25	\$100	\$250
Marketing	\$300	\$1,500	\$5,000
Support	\$0	\$100	\$300
Operations	\$0	\$100	\$300
Monthly Total	\$425	\$2,100	\$6,450

Growth (Months 6-12)

Expense	Bootstrap	Lean	Quality
Cloud hosting	\$200	\$500	\$1,000
Tools & services	\$50	\$150	\$300
Marketing	\$500	\$3,000	\$8,000
Support	\$0	\$200	\$500
Team/contractors	\$0	\$2,000	\$8,000
Operations	\$50	\$200	\$500
Monthly Total	\$800	\$6,050	\$18,300

REVENUE VS. COST ANALYSIS

Break-Even Analysis by Scenario

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Based on \$10/month subscription pricing:

Scenario	Total Investment	Monthly Burn (Growth)	Users to Break-Even	Time to Break-Even
Bootstrap	\$1,662	\$800	85 users	Month 3-4
Lean	\$22,729	\$6,050	643 users	Month 6-7
Quality	\$78,421	\$18,300	1,944 users	Month 8-9
VC-Ready	\$189,998	\$25,000	2,656 users	Month 9-10

Year 1 ROI Projections

Revenue Assumptions

- **Net Revenue per User:** \$9.41/month (after payment processing)
- **Churn Rate:** 6% monthly
- **Growth:** Moderate scenario

Scenario	Year 1 Investment	Year 1 Revenue	Net Profit/(Loss)	ROI
Bootstrap	\$1,662	\$314,000	\$303,738	18,275%
Lean	\$22,729	\$500,000	\$405,671	1,785%
Quality	\$78,421	\$807,000	\$588,179	750%
VC-Ready	\$189,998	\$1,500,000	\$1,010,002	532%

5-Year Revenue Potential

Based on \$10/month × Active Users:

Year	Conservative Users	Conservative Revenue	Moderate Users	Moderate Revenue	Aggressive Users	Aggressive Revenue
Year 1	85	\$850K	170	\$1.7M	340	\$3.4M
Year 2	170	\$1.7M	340	\$3.4M	680	\$6.8M
Year 3	340	\$3.4M	680	\$6.8M	1,360	\$13.6M
Year 4	680	\$6.8M	1,360	\$13.6M	2,720	\$27.2M
Year 5	1,360	\$13.6M	2,720	\$27.2M	5,440	\$54.4M

1	8,000	\$314,000	20,000	\$807,000	56,000	\$2,500,000
2	25,000	\$1,400,000	75,000	\$3,500,000	200,000	\$12,000,000
3	60,000	\$4,000,000	200,000	\$12,000,000	500,000	\$35,000,000
4	120,000	\$9,000,000	400,000	\$28,000,000	800,000	\$60,000,000
5	200,000	\$16,000,000	650,000	\$52,000,000	1,200,000	\$100,000,000

Investment Payback Period

Investment Level	Total Cost	Monthly Revenue at Scale	Payback Period
\$1,662 (Bootstrap)	\$1,662	\$9,410 (1,000 users)	< 1 month
\$22,729 (Lean)	\$22,729	\$47,050 (5,000 users)	< 1 month
\$78,421 (Quality)	\$78,421	\$94,100 (10,000 users)	< 1 month
\$189,998 (VC-Ready)	\$189,998	\$188,200 (20,000 users)	1 month
\$500,000 (Seed Raise)	\$500,000	\$471,000 (50,000 users)	~1 month

Unit Economics Summary

Metric	Value	Calculation
Subscription Price	\$10.00/month	Base pricing
Annual Option	\$96/year	20% discount
Net Revenue (after fees)	\$9.41/month	\$10 - 5.9% Stripe
Customer Lifespan	16.7 months	1 ÷ 6% churn

LTV	\$157	$\$9.41 \times 16.7$
Target CAC	\$12	Blended average
LTV:CAC Ratio	13:1	Excellent
Payback Period	1.3 months	CAC ÷ monthly revenue

Monthly Recurring Revenue (MRR) Milestones

MRR Target	Users Required	Est. Timeline (Moderate)
\$1,000	106	Month 2
\$5,000	531	Month 3
\$10,000	1,063	Month 4
\$25,000	2,656	Month 6
\$50,000	5,310	Month 8
\$100,000	10,620	Month 11
\$250,000	26,550	Year 2
\$500,000	53,100	Year 2.5
\$1,000,000	106,200	Year 3

Document Control

Version	Date	Author	Changes
1.0	[DATE]	Matthew Ross	Initial detailed breakdown

1.1	[DATE]	Matthew Ross	Added revenue vs. cost analysis
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