

Initial Budget & Financial Plan

One In The Hand, LLC

Executive Summary

This document outlines the initial budget and financial projections for OITH's first 12 months of operation, from pre-launch through initial market entry.

Startup Costs (One-Time)

Legal & Formation

Item	Estimated Cost	Actual Cost
LLC Formation Filing	\$100-500	\$
Registered Agent (Annual)	\$50-300	\$
Operating Agreement (Self-prepared)	\$0	\$0
Trademark Application (USPTO)	\$250-350	\$
Privacy Policy / Terms (Template)	\$0-500	\$
Subtotal Legal	\$400-1,650	\$

Technology Setup

Item	Estimated Cost	Actual Cost
Domain Name (Annual)	\$15-50	\$

Apple Developer Account (Annual)	\$99	\$
Google Play Developer (One-time)	\$25	\$
Development Tools/Software	\$0-500	\$
Initial Cloud Credits	\$0-300	\$
Subtotal Technology	\$139-974	\$

Branding & Design

Item	Estimated Cost	Actual Cost
Logo Design (Final version)	\$0-500	\$
App Icon Design	\$0-200	\$
Marketing Materials	\$0-500	\$
Subtotal Branding	\$0-1,200	\$

TOTAL STARTUP COSTS | \$539-3,824 | \$ |

Monthly Operating Budget

Phase 1: Development (Months 1-3)

Category	Monthly	3-Month Total
Cloud Hosting (AWS/GCP)	\$50-100	\$150-300
Development Tools	\$50-100	\$150-300
Email/Productivity	\$0-20	\$0-60
Marketing (Pre-launch)	\$100-500 OITH Confidential - 2	\$300-1,500

Miscellaneous	\$50-100	\$150-300
Monthly Total	\$250-820	\$750-2,460

Phase 2: Launch (Months 4-6)

Category	Monthly	3-Month Total
Cloud Hosting (Scaled)	\$100-300	\$300-900
App Store Fees	\$0	\$0
Payment Processing (2.9% + \$0.30)	Variable	Variable
Marketing/Advertising	\$500-2,000	\$1,500-6,000
Customer Support Tools	\$0-50	\$0-150
Analytics Tools	\$0-100	\$0-300
Miscellaneous	\$100-200	\$300-600
Monthly Total	\$700-2,650	\$2,100-7,950

Phase 3: Growth (Months 7-12)

Category	Monthly	6-Month Total
Cloud Hosting (Growth)	\$200-500	\$1,200-3,000
Payment Processing	Variable	Variable
Marketing/Advertising	\$1,000-5,000	\$6,000-30,000
Customer Support	\$0-200	\$0-1,200
Tools & Services	\$100-300	\$600-1,800
Contractor Payments	\$0-3,000	\$0-18,000

Miscellaneous	\$200-500	\$1,200-3,000
Monthly Total	\$1,500-9,500	\$9,000-57,000

Revenue Projections

Subscription Model

- **Price Point:** \$10/month per user
- **Payment Processing:** ~3% (\$0.30 per subscription)
- **Net Revenue per User:** ~\$9.70/month

Conservative Growth Scenario

Month	New Users	Total Active	Monthly Revenue	Cumulative
4	50	50	\$485	\$485
5	75	110	\$1,067	\$1,552
6	100	180	\$1,746	\$3,298
7	150	280	\$2,716	\$6,014
8	200	400	\$3,880	\$9,894
9	300	580	\$5,626	\$15,520
10	400	800	\$7,760	\$23,280
11	500	1,050	\$10,185	\$33,465
12	600	1,350	\$13,095	\$46,560

Assumes 80% monthly retention rate

Optimistic Growth Scenario

Month	New Users	Total Active	Monthly Revenue	Cumulative
4	100	100	\$970	\$970
5	200	260	\$2,522	\$3,492
6	400	560	\$5,432	\$8,924
7	600	960	\$9,312	\$18,236
8	800	1,440	\$13,968	\$32,204
9	1,000	1,952	\$18,934	\$51,138
10	1,200	2,562	\$24,851	\$75,989
11	1,500	3,249	\$31,515	\$107,504
12	2,000	4,199	\$40,730	\$148,234

Assumes 85% monthly retention rate

Break-Even Analysis

Monthly Fixed Costs (Estimated)

- Minimum viable: ~\$500/month
- Comfortable operation: ~\$2,000/month
- Growth mode: ~\$5,000/month

Users Needed to Break Even

Scenario	Monthly Costs	Users Needed
Minimum	\$500	52 users
Comfortable	\$2,000	207 users

Growth	\$5,000	516 users
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Year 1 Financial Summary

Conservative Estimate

	Amount
Total Revenue	\$46,560
Total Expenses	\$25,000
Net Income	\$21,560

Optimistic Estimate

	Amount
Total Revenue	\$148,234
Total Expenses	\$45,000
Net Income	\$103,234

Funding Requirements

Bootstrap Scenario (Minimum)

- **Amount Needed:** \$5,000-10,000
- **Source:** Personal savings
- **Runway:** 6-12 months to profitability

Accelerated Growth Scenario

- **Amount Needed:** \$25,000-50,000
 - **Source:** Personal funds or friends/family
 - **Runway:** 12-18 months aggressive growth
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Financial Controls

Bank Account Setup

- Business checking account (separate from personal)
- Business savings account (reserves)
- Business credit card (track expenses)

Expense Tracking

- Use accounting software (Wave - free, or QuickBooks)
- Categorize all expenses
- Monthly financial review

Tax Planning

- Quarterly estimated tax payments
 - Set aside 25-30% of net income for taxes
 - Consult CPA before year-end
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Document Control

Version	Date	Author	Changes
1.0	[DATE]	Matthew Ross	Initial budget