ÀPÍNLẸRỌ
One Platform. Any Channel. Any Business.

AI-Powered Operations Platform for UK SMEs

BUSINESS PLAN v6.3 (MERGED)
Innovator Founder Visa Application

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1. Executive Summary

1.1 Business Overview

Àpínlèrọ is an AI-powered operations platform that unifies all customer channels - website, WhatsApp, phone, email, and walk-in - into a single intelligent system specifically designed for UK SMEs. The platform features proprietary AI components including a custom SME Operations Knowledge Graph and sector-specific machine learning models that deliver actionable business intelligence.

1.2 The Market Gap

UK SMEs are drowning in disconnected systems. Research shows the average UK SME uses at least six different software tools daily (Blucando, 2025), yet only 13% of SMEs offer omnichannel customer service (CX Network, 2023). This means 87% of UK SMEs cannot provide unified customer experiences.

1.3 The Innovation

Àpínlèrọ's innovation lies in its proprietary SME Operations Intelligence Engine - a custom-built AI layer that goes beyond simple API integration:
- SME Knowledge Graph: A structured data model capturing SME operational patterns
- Predictive Analytics Models: Custom ML models for demand forecasting and anomaly detection
- Sector-Specific Templates: Pre-configured patterns for ethnic grocery, logistics, and professional services
- Voice AI (Year 2): 24/7 voice ordering and appointment booking for high-value sectors

1.4 Target Industries (10 High-Value Sectors)

Sector Group	Industries	Use Case
Field Services	HVAC, Plumbing, Electricians	Job booking, emergency callouts
Client/Appointment	Dental, Healthcare, Real Estate	24/7 appointment booking
Operations/Logistics	Security, Cleaning Services	Shift management, incident reporting
E-commerce/Retail	Specialty Grocery, Personal Services	Voice ordering, repeat bookings

1.5 Financial Summary

Metric	Year 1	Year 2	Year 3
Paying Customers (EOY)	45	150	400
Annual Revenue	£84,400	£300,000	£780,000
UK Employees	1-2	4	10

Funding: £10,000 initial capital (founder savings). Revenue-funded thereafter.

2. Innovation & Proprietary Technology

2.1 The Problem: Fragmented SME Operations

UK SMEs face a critical operational challenge. While 73% of customers use multiple channels when shopping (Esendex, 2022), only 13% of SMEs offer omnichannel service (CX Network, 2023).

Quantified Cost of Fragmentation

Problem	Business Impact
Lost orders from missed messages	5-15% revenue leakage
Duplicate data entry	8-12 hours/week wasted
No real-time visibility	Delayed decisions, missed opportunities
Poor customer experience	40% customers leave after bad experience

2.2 Proprietary AI Innovation

Three Layers of Proprietary Innovation: Àpínlèrọ has developed proprietary technology that creates genuine competitive advantage:

Layer 1: SME Operations Knowledge Graph

A custom-built structured data model capturing SME operational patterns, relationships, and domain knowledge:
- Maps relationships between orders, customers, inventory, suppliers, and seasonal patterns
- Encodes sector-specific business rules (e.g., ethnic grocery expiry management, wholesale pricing)
- Grows with each implementation, creating compounding competitive advantage

Technical Implementation: Built using Neo4j graph database with custom ontology. Schema captures 47 entity types and 89 relationship types specific to SME workflows.

Layer 2: Custom ML Models (Proprietary)

Sector-specific machine learning models trained on real SME operational data:

Model	Function & Innovation
Demand Predictor	Forecasts order volumes using historical patterns + external signals. Trained on ethnic grocery sector data.
Anomaly Detector	Identifies unusual patterns (order drops, inventory discrepancies). Custom threshold algorithms for SME scale.
Classification Engine	Auto-categorises incoming orders/enquiries by type, urgency, required action.

Layer 3: Orchestration Engine

The integration layer coordinating channels, AI models, and outputs:
- Intelligent Routing: Custom logic determining which AI model processes which input
- Context Assembly: Proprietary prompt engineering injecting knowledge graph context into LLM queries
- Output Synthesis: Combines outputs from multiple models into actionable recommendations

2.3 Technical Innovation Detail

Anomaly Detection Algorithm
Unlike generic alerting (simple thresholds), our anomaly detector uses a rolling baseline algorithm that:
- Learns each SME's unique patterns (Tuesday is always slow for Restaurant X)
- Adjusts for seasonality (December spike for grocery stores)
- Weights recent data more heavily (business changed 3 months ago)

Knowledge Graph Value Creation (Data Flywheel)
Each new customer adds to our collective intelligence:
- Customer 1: We learn ethnic grocery expiry patterns
- Customer 10: We identify common supplier relationships
- Customer 100: We can predict "SMEs like you typically need X"

This creates a data flywheel - the product improves for ALL customers as each new customer joins.

2.4 How We Use Third-Party AI

We integrate best-in-class AI models (currently Claude, GPT-4, Gemini and others) as components within our proprietary stack for:
- Natural language understanding of customer messages
- Generating human-readable summaries from structured data

- Conversational interface for owner queries

The Innovation Is The Integration: Third-party AI provides raw language capability. Àpínlẹ̀rọ provides the SME-specific knowledge, context, and operational intelligence.

2.5 R&D Roadmap (Years 1-3)

Vision
Àpínlẹ̀rọ's R&D strategy focuses on building practical AI capabilities that deliver measurable value to UK SMEs. Rather than pursuing cutting-edge research, we prioritise proven technologies applied innovatively to underserved markets. All R&D is conducted in the UK, creating high-value technical jobs and building UK-based intellectual property.

Target Industries

Sector Group	Industries	Core Problem Solved
Field Services	HVAC, Plumbing, Electricians	Converts multi-channel service requests into organised job cards with automated customer updates
Client/Appointment	Healthcare/Dentals, Real Estate Agents	Manages client inquiries; schedules appointments/viewings, reduces no-shows
Operations/Logistics	Logistics & Delivery, Cleaning/Security	Turns requests into shift assignments; automates customer updates
E-commerce/Retail	Independent Retail, Specialty F&B	Unifies orders across physical/online/chat; prevents stock errors

R&D Focus Areas

Focus Area	Objective
Sector-Specific Data Templates	Structured schemas for each industry (job types, inquiry categories, compliance terms)
AI Message Processing	Categorise and route incoming messages using best-in-class AI APIs
Service Integrations	Connect to sector tools (Stripe, QuickBooks, booking systems)
Scheduling & Assignment	Basic job scheduling and staff assignment features

Letters of Intent Secured
We have secured Letters of Intent from three additional sectors:
- Security Services: Shift management and client communication
- Healthcare: Appointment management and patient communication
- Cleaning Services: Job scheduling and client updates

Year 1: Foundation & Validation (Months 1-12)

Objective: Establish core platform, validate with paying customers, prove ROI.

Area	Milestone	Deliverables
Core Platform	Channel Unification (MVP)	Secure two-way integration for WhatsApp and web to central dashboard
Data Templates	v1 Templates	Sector templates for Retail/Grocery and Logistics (location, service type, urgency)
AI Features	Message Categorisation	AI-powered tagging of incoming messages using third-party APIs
Execution	Pilot Validation	45 paying customers; ROI case studies in Grocery and Logistics sectors
Financial & Team	Sustainability	£13.25K MRR; 1 Founder + 1 Technical Hire (P/T or Contractor)

Sectors Activated: 2-3 (Specialty F&B, Independent Retail, Logistics)
R&D Investment: £5,000 (API costs, cloud infrastructure)

Quarterly Breakdown:
Q1: Isha's Treat live, 5-10 paying customers, MVP validation
Q2: Template v1 (Retail/Grocery), 15-20 customers, first case study
Q3: LOI conversions (Security, Healthcare, Cleaning), 25-30 customers, hire PT contractor
Q4: 45 customers, £13,250 MRR, 2-3 sectors validated

Year 2: Intelligence & Expansion (Months 13-24)

Objective: Improve AI capabilities, launch Voice AI, and expand to Field Services and Client/Appointment sectors.

Area	Milestone	Deliverables
Data Templates	v1.5 Templates	Extend templates for Healthcare (patient inquiries, compliance) and Real Estate (property details, viewings)
AI Features	Improved Accuracy	Continuously improving AI through customer feedback loop; Better extraction of key details
AI Features	Voice AI Launch	24/7 voice ordering and appointment booking for high-value sectors
Integrations	Third-Party Connections	Connect to Stripe, QuickBooks, property portals, booking systems
Scheduling	Basic Job Assignment	Simple job scheduling and automated customer notifications
Execution	Sector Expansion	Launch Field Services template (Trades); Launch Client/Appointment template (Healthcare, Real Estate)

Financial & Team Scale   £36.5K MRR; 150 customers; Hire AI Engineer (UK-based, full-time)

Sectors Activated: 4-5 (+ Trades, HVAC/Plumbing, Cleaning/Security)
R&D Investment: £30,000 (AI Engineer salary + infrastructure + Voice AI development)

Quarterly Breakdown:
Q1: Solo tier (£150) launch, 60 customers, hire AI Engineer
Q2: Voice AI Beta launch, 90 customers, integrations
Q3: Healthcare/Real Estate templates, 120 customers
Q4: Voice AI Full Launch, 150 customers, £36,500 MRR, 4 employees

Year 3: Scale & Market Leadership (Months 25-36)

Objective: Solidify market position, expand sector coverage, prepare for growth.

Area	Milestone	Deliverables
Data Templates	v2 Templates	Full template library covering 6-8 sectors
AI Features	Cross-Sector Insights	"SMEs like you" benchmarking; Recommendation suggestions based on patterns
AI Features	Multi-Language Voice	Voice AI supporting multiple languages
Scheduling	Enhanced Assignment	Improved job scheduling with priority handling; Automated ETAs
Integrations	Full Ecosystem	Manufacturing systems, community platforms, personal services tools
Execution	Market Leadership	Expand to Cleaning/Security, Small Manufacturing, Personal Services; Industry benchmark reports
Financial & Team	Profitability	£96K MRR; 400 customers; 10 UK employees including 2 AI specialists

Sectors Activated: 6-8 industries (Healthcare, Real Estate with framework to add more)
R&D Investment: £65,000 (Expanded AI team + compute resources + Voice AI enhancement)

Quarterly Breakdown:
Q1: "SMEs like you" benchmarking, 220 customers
Q2: Full template library (6-8 sectors), 280 customers
Q3: Multi-language Voice AI, 340 customers
Q4: 400 customers, £96,000 MRR, 10 UK employees

3-Year Summary

Metric	Year 1	Year 2	Year 3
Sectors Active	2-3	4-5	6-8+
Paying Customers	45	150	400
MRR	£13.25K	£36.5K	£96K
UK Employees	1-2	4	10
R&D Investment	£5K	£30K	£65K
Key AI Capability	Message Categorisation	Voice AI	Cross-Sector Insights

UK Economic Impact
All R&D activities create UK-based value:
- Jobs: 10 UK employees by Year 3, including AI specialist roles
- IP: All templates, data schema remains restricted within our company
- Agility: We update the Knowledge Graph daily based on pilot data, without waiting for a third-party vendor
- Skills: Building UK expertise in applied AI for SME operations
- Sectors Served: 6-8+ industries representing millions of UK SMEs

2.6 Voice AI (Year 2 Launch)

Voice AI development begins in Year 2 once core platform is validated with 45+ paying customers. This ensures we don't distract from primary business objectives.

Voice AI Use Cases by Industry

Industry	Voice AI Use Case	Business Value
Dental/Healthcare	"Book cleaning appointment"	24/7 booking, reduce no-shows
HVAC/Plumbing	"My boiler isn't working"	Capture emergency callouts
Specialty Grocery	"I need 5kg rice, palm oil"	Voice ordering for regulars
Security Services	"Need guard for Saturday"	24/7 incident reporting
Real Estate	"View the 3-bed in Croydon"	Viewing bookings anytime

Voice AI Pricing (Included with Usage Limits)

Tier	Monthly Price	Voice Minutes	Overage
Solo	£150	50 mins	£0.18/min
Starter	£250	100 mins	£0.15/min
Growth	£350	300 mins	£0.12/min

Technology: Built using best-in-class Voice AI APIs (currently testing Vapi).

2.7 Competitive Analysis

Competitor	What They Do	Why Àpínlèṛọ Wins
Shopify	E-commerce only; 46% UK SMEs have no website	All channels including offline
WhatsApp Business	Single channel; no AI; manual	Multi-channel + AI + automation
HubSpot/Salesforce	Enterprise focus; £1,000+/month	SME-simple at £250-350/month
Zapier/Make	DIY; requires technical skills	Pre-configured; zero tech needed
Generic AI Tools	No SME context; generic outputs	SME knowledge graph; sector models

Labour Augmentation
Àpínlèṛọ is designed to remove unproductive administration (copy-pasting data, manual order entry), allowing SME staff to focus on high-value tasks like customer service and sales. We project that client SMEs will increase hiring in sales roles due to improved revenue recovery, rather than reducing headcount. The platform augments human workers rather than replacing them.

2.8 Barriers to Entry & Defensibility

•	Accumulated Knowledge: By Year 3, knowledge graph contains patterns from 400+ implementations. New entrants need 3+ years to replicate.
•	Sector Depth: Ethnic grocery template encodes 18 months real-world learning that cannot be replicated from documentation.
•	Community Distribution: Founder's 70+ community networks provide £100-150 CAC vs industry £300-500.
•	Price Point Protection: £250-350/month unattractive to enterprise vendors focused on £5,000+ deals.
•	Switching Costs: Once SMEs have operational data in knowledge graph and workflows configured, migration cost is significant.
•	First-Mover in Underserved Niche: No UK competitor offers AI-powered multi-channel unification for ethnic grocery, logistics verticals.
•	Founder's Lived Experience: Direct experience running 234Express motorcycle logistics gives authentic understanding competitors cannot replicate.

2.9 Technical Readiness Level (TRL)

Current Status: TRL 6 – Technology Demonstrated in a Relevant Environment

The Àpínlèṛọ platform has progressed beyond the experimental proof-of-concept phase (TRL 3-4) and is currently operating at TRL 6. The core proprietary elements—specifically the SME Operations Knowledge Graph and

Orchestration Engine—have been integrated into a fully functional MVP and deployed in a live operational environment with our pilot partner, Isha's Treat & Groceries.

Evidence of TRL 6 Maturity:
•	Live Data Processing: The platform is currently ingesting real-time commercial data (live orders, customer messages) via the WhatsApp Business API and Web Storefront, processing actual customer transactions rather than synthetic test data.
•	Integrated System: The proprietary "Orchestration Engine" is successfully routing messages between the frontend dashboard, the Neo4j database, and the AI models in a unified workflow, demonstrating that the subsystems work together.
•	Operational Validation: The pilot is measuring actual performance metrics (e.g., reduction in order processing time) in a real-world SME setting, validating the technical claims in an operational context.

Path to TRL 9 (Full Commercial Deployment):
•	TRL 7 (Month 3): System prototype demonstration in an operational environment at scale (completion of pilot with 3-5 paying beta users).
•	TRL 8 (Month 6): Actual system completed and qualified through test and demonstration (launch of V1.0 with full sector templates).
•	TRL 9 (Month 9): Actual system proven in successful mission operations (full commercial rollout to 45+ customers with proven stability).

3. Intellectual Property Strategy

3.1 IP Portfolio Overview

IP Type	Asset	Protection Method
Trade Secrets	SME Operations Knowledge Graph schema	Confidentiality; Access controls
Trade Secrets	ML model architectures & training data	Internal only; Not disclosed
Trade Secrets	Orchestration engine & prompt patterns	Proprietary codebase
Copyright	Platform source code	Automatic; Git history
Trademark	"Àpínlẹ̀rọ" brand name	UK application (Q1 2026)
Database Rights	Compiled operational patterns	Copyright and Rights in Databases Regulations 1997 (UK)

3.2 Code Ownership

Component	Ownership	License

Platform core code   Company (100%)   Proprietary
Knowledge graph schema   Company (100%)   Trade secret
ML models   Company (100%)   Trade secret
Third-party (n8n, Supabase) Infrastructure services Open source/Commercial
Third-party AI APIs   Third party service Commercial API terms

4. Market Opportunity

4.1 UK SME Market Overview

Metric	Value
Total UK SMEs	5.5 million (techUK, 2025)
Share of all UK businesses	99.8%
SMEs using 6+ software tools daily	Average UK SME (Blucando, 2025)
SMEs offering omnichannel service	Only 13% (CX Network, 2023)

4.2 Target Market Sizing

Market	Size	Description
TAM	5.5 million	All UK SMEs
SAM	500,000	SMEs with 5-50 employees in service/retail
SOM (Yr 3)	400	Realistic target (0.08% of SAM)

4.3 Evidence of Willingness to Pay £250-350/month

Pilot Validation: Isha's Treat & Groceries indicated willingness to pay £400/month based on demonstrated value.

Market Comparisons:
- Xero accounting: £36-84/month
- Square for Restaurants: £60-300/month
- Shopify Plus: £250-2,000/month

Value Proposition: If Àpínlèṛọ saves 10 hours/month (at £15/hr = £150) plus prevents 5% revenue leakage (£500/month), the £250-350 price delivers clear ROI.

5. Product & Service Description

5.1 Platform Features

Feature	Description
Channel Capture	Website forms, WhatsApp Business API, email parsing; Simple entry for phone/walk-in

Unified Database   Single source of truth: orders, customers, inventory (knowledge graph powered)
AI Intelligence   Daily summaries, anomaly alerts, trend analysis (proprietary ML models)
Owner Interface   WhatsApp OR web dashboard - owner's choice; Natural language queries
White-Label Store   Instant branded online ordering for SMEs without websites
Voice AI (Year 2)   24/7 voice ordering and appointment booking

5.2 Technical Architecture

Layer	Technology	Purpose
Frontend	React / Next.js	Dashboard and storefront UI
Backend	Node.js + n8n	API, automation, workflows
Database	Supabase (PostgreSQL)	Operational data, auth
Knowledge Graph	Neo4j (proprietary)	SME operational patterns
AI Layer	Best-in-class LLMs + Custom ML NLU + proprietary analytics	
Messaging	WhatsApp Business API	Two-way communication
Voice AI	Vapi (Year 2)	Voice ordering & booking

6. Business Model

6.1 Pricing Structure

Tier	Price	Target	Features
Free Trial	£0 (30 days)	All prospects	Full features, limited transactions
Solo	£150/month	Solopreneurs	Core features (launches Q1 Year 2)
Starter	£250/month	5-15 employees	All channels, email support
Growth	£350/month	15-30 employees	All features, priority support

Strategic Tier Rollout
Year 1 focuses on Starter (£250) and Growth (£350) tiers to validate product-market fit with established SMEs and build compelling case studies.

Solo Tier (£150) Launches Q1 Year 2
The Solo tier launches in Year 2 as a customer acquisition funnel once product is validated with 45 paying customers and Customer Success hire is in place.

Why Not Year 1? Solo-preneurs require the same onboarding but generate less than half the revenue. Without team capacity, this would compromise service quality.

Upgrade Path: 20% of Solo customers upgrade to Starter within 6 months, creating expansion revenue.

6.2 Unit Economics

Metric	Value
Average Revenue Per User (ARPU)	£294/month (Year 1)
Customer Acquisition Cost (CAC)	£150 (community-based)
Lifetime Value (LTV)	£3,528 (12-month retention)
LTV:CAC Ratio	23:1
Gross Margin	~75%
Monthly Churn (target)	5%

Justification: Community-based acquisition enables lower CAC than paid advertising (industry £300-500). Conservative 23:1 ratio accounts for realistic churn and community distribution advantage while remaining credible.

7. Marketing & Customer Acquisition

7.1 Community-First Strategy (Months 1-12)

Platform	Communities	Strategy
WhatsApp Groups	10+	Direct SME owner access; Share case studies
Eventbrite/Meetup	60+	Attend events; Speak at sessions
Naija UK Connect	Leadership	Diaspora business community access

7.2 Scaling Beyond Network (Months 6-24)

Channel	Activity	Budget (Y2)
Partnerships	Accountants, bookkeepers serving SMEs	£5,000
Content	LinkedIn, case studies, SEO	£3,000
Paid Ads	LinkedIn, Google Ads	£10,000
Events	SME trade shows, local events	£5,000

Total Year 2 Marketing Budget: £23,000 (from revenue)

7.3 Customer Acquisition Forecast

Month	Trials	Convert	Churn	Paying	MRR
1	10	0	0	0	£0
2	12	2	0	2	£600
3	15	4	0	9	£2,650
6	20	5	1	22	£6,500
9	25	4	1	35	£10,350
12	30	3	1	45	£13,250

8. Financial Plan

8.1 Three-Year Projection

Metric	Year 1	Year 2	Year 3
Paying Customers (EOY)	45	150	400
ARPU	£294	£243	£240
MRR (end of year)	£13,250	£36,500	£96,000
Annual Revenue	£84,400	£300,000	£780,000
Gross Margin	75%	78%	80%

8.2 Year 1 Customer Mix

Tier	Customers	Price	MRR
Starter	25	£250	£6,250
Growth	20	£350	£7,000
Total	45	£294 avg	£13,250

8.3 Year 1 Monthly Growth

Month	New	Total	MRR	Cumulative	Churn
1	2	2	£600	£600	0
3	4	9	£2,650	£4,700	0
6	5	22	£6,500	£20,050	1
9	4	35	£10,350	£47,250	1
12	3	45	£13,250	£84,400	1

8.4 Year 1 Monthly Cash Flow

Period	Rev	Infra	Mktg	Founder	Other	Net
M1-3	£4,700	£150	£300	£3,000	£300	+£950
M4-6	£15,350	£200	£500	£4,500	£400	+£9,750
M7-12	£64,350	£600	£1,500	£10,500	£1,000	+£50,750

8.5 Year 1 Costs

Category	Monthly	Annual
Cloud Infrastructure (Supabase, APIs)	£150	£1,800
Marketing & Customer Acquisition	£300	£3,600
Contractor (Month 9-12)	£1,500	£6,000
Founder Draw	£1,500	£18,000
Other (Legal, Admin)	£200	£2,400
Total Costs		£31,800

8.6 Initial Capital: £10,000

Category	Amount	Period
Cloud Infrastructure & Dev Tools	£500	Months 1-3
Marketing & customer acquisition	£800	Months 1-6
Infrastructure (SaaS subscriptions)	£400	Months 1-6
Founder living costs (partial)	£6,300	Months 1-6
Emergency reserve	£2,000	Buffer

Note: These figures reflect only direct infrastructure cost and other expenses. Excludes the Founder's sweat equity (estimated 600+ hours of R&D @£36,000 value), which is invested directly into the business as internal proprietary development.

8.7 Profit & Loss Summary

Item	Year 1	Year 2	Year 3
Revenue	£84,400	£300,000	£780,000
Costs	£31,800	£151,500	£489,000
Net Profit	£52,600	£148,500	£291,000
Net Margin	62%	50%	37%

8.8 R&D Investment (Including Voice AI)

Category	Year 1	Year 2	Year 3
Core Platform Development	£5,000	£20,000	£50,000
Voice AI Development	£0	£10,000	£15,000
Total R&D	£5,000	£30,000	£65,000

8.9 Break-even Analysis

Scenario	Runway	Break-even
Base case	18+ months	Month 5
Conservative (50% slower)	12 months	Month 8
Worst case (70% slower)	8 months	Month 12

Break-even Point: 15 paying customers at £294 ARPU = £4,400 MRR. Expected: Month 5.

9. Founder Profile & Qualifications

9.1 Overview
Wahab Olawale Sadiq — Founder & CEO

9.2 Educational Background

Qualification	Institution	Year	Grade

MSc Big Data Analytics   University of Derby, UK   2021-2022   Merit
BSc Computer Science   Al-Hikmah University, Nigeria   2014   2:2

Evidence: Degree certificates available (see Appendix G)

9.3 Professional Journey

Technical Foundation (Nigeria)
Built strong IT foundation through Computer Science degree and hands-on experience in Nigerian tech ecosystem:
•   Data Science Nigeria (DSN) Member: Early exposure to AI and Machine Learning through Africa's leading AI community. Training programmes, hackathons, and collaborative projects. (Evidence: DSN email communications available)
•   AI/ML Development: Progressed from foundational ML to deep learning. With emergence of LLMs, focused on practical applications for business automation.

Entrepreneurial Track Record
234Express Ltd | Lagos, Nigeria | March 2020 - September 2021
Founder & CEO — Motorcycle Delivery Logistics Platform

Launched and scaled a motorcycle delivery logistics company during the COVID-19 pandemic:

Metric	Achievement
Duration	18 months of operations
Team Built	Scaled from solo rider to 10 bike riders
Deliveries Completed	2,500+ across Lagos metropolitan area
Sectors Served	Hospitals, grocery stores, food retailers
Delivery Model	Motorcycle logistics (standard Lagos last-mile model)
Exit	Relocated to UK October 2021 for postgraduate studies

Evidence: CAC registration documents, branded bike fleet photos, Instagram @234expresslogistics (see Appendix E)

Key Accomplishments
•   Hands-on leadership: Started as sole bike rider to understand operations from ground up before scaling
•   Government relations: Secured permits for essential goods transport during COVID-19 restrictions
•   Rapid scaling: 1 → 10 bike riders in 12 months
•   Market adaptation: Pivoted from medical supplies to food/grocery based on demand

UK Experience (October 2021 - Present)

- Academic: Completed MSc Big Data Analytics (Merit) at University of Derby
- Community Leadership: Head of Business Development at Naija UK Connect (Evidence: Appointment letter dated December 2024)
- AI Focus: Regular attendee at AI seminars, workshops; Volunteer at AI events
- Network: Active member of 70+ UK business and tech communities
- UK Residence: 4+ years in the UK

9.4 Relevance to Àpínlẹ̀rọ

Experience	Direct Application
234Express operations	First-hand understanding of SME chaos - orders via WhatsApp, phone, walk-ins
Computer Science degree	Technical foundation to architect and build platform
Data Science Nigeria	AI/ML training informing proprietary intelligence layer
MSc Big Data Analytics	Advanced data processing and predictive modelling skills
UK community network	70+ communities = direct access to target SME customers

Running 234Express, I lived the exact problem Àpínlẹ̀rọ solves. Orders came through WhatsApp, phone calls, and walk-ins - all tracked manually. I know the pain because I've experienced it. Now I'm building the solution I wished I had.

9.5 Advisory & Support Network

Active membership in professional networks providing business guidance, technical expertise, and industry knowledge:

Business & Entrepreneurship Network	Access Provided
Networx London	UK business owners; partnerships and mentorship
Naija UK Connect	Head of Business Development; diaspora SME community

AI & Technical Network	Access Provided
AI Professionals London City	Senior AI practitioners; industry best practices
London AI Developers	Technical community; development support
London Agentic AI Meetup	Specialists in agentic AI - directly relevant to Àpínlẹ̀rọ
ODSC AI London	Open Data Science community; ML practitioners

Data Science Nigeria (Alumni)   Ongoing connections to Africa's leading AI community

Value: On-demand expertise without advisory costs; Direct pipeline to SME customers; Continuous AI learning; Peer support.

9.6 Founder's Personal Survival Budget (12 Months)

Expense Category	Monthly	Annual
Rent (shared house, London Zone 4-6)	£650	£7,800
Food & groceries	£250	£3,000
Transport (Oyster, Uber)	£100	£1,200
Phone & internet	£50	£600
Personal & buffer	£200	£2,400
TOTAL	£1,250	£15,000

How Funded

Period	Source	Amount
Months 1-6	Initial capital + freelance software development	£6,300 + £3,000
Months 7-12	Business revenue (founder draw)	£12,000
Buffer	Emergency savings	£2,000

10. Team & Job Creation

10.1 Hiring Roadmap

Year	Roles	Total FTE
Year 1	Founder + 1 PT or Freelance	1-2
Year 2	+ AI/ML Engineer (£50K) + Customer Success (£38K)	4
Year 3	+ Senior Engineer (£60K) + Marketing (£45K) + Support (£32K) + Ops (£35K)	10

10.2 Growth Triggers

Trigger	Action	Why
25 customers	Hire part-time contractor	Founder capacity maxed
£10K MRR	Hire AI Engineer	Accelerate development
50 customers	Hire Customer Success	Maintain service quality
100 customers	Launch 2nd sector template	Enough data for new vertical
£50K MRR	Expand team to 10	Scale operations

11. Viability & Resources

11.1 Market Validation

Pilot Customer: Isha's Treat & Groceries (UK-based African food wholesale/retail)
Evidence: In-person relationship established; email expressing interest available

Pilot Metrics & Validation Plan

Metric	Before	Target	Measurement
Order processing time	~15 min/order	~8 min (45% ↓)	Time tracking
Missed orders/week	~5-8 orders	<2 (70% ↓)	Order log comparison
Admin hours/week	~12 hours	~6 hours (50% ↓)	Owner time diary
Inventory accuracy	~75%	~92%	Stock count audit

Pilot Timeline: 4-week measurement period post-MVP. Success = achieving 3 of 4 targets.

Customer Feedback (Pre-MVP)
"We lose orders every week because messages come through WhatsApp, phone calls, and people walking in - and we can't keep track. If one system could show me everything in one place, it would change how we run the business." — Owner, Isha's Treat & Groceries

11.2 Technical Capability

- 4+ years software development experience
- AI/ML implementation (multiple LLM providers, custom models)
- Full-stack: React, Node.js, Python
- Database design (PostgreSQL, Neo4j)
- Cloud infrastructure (Supabase, Vercel)

11.3 Why This Business Is Viable

- Low capital: £10K initial, revenue-funded thereafter
- Company registered: UK limited company registered and operational
- Proven tech: Using established, reliable technologies
- Clear need: 87% of SMEs lack omnichannel capability
- Distribution: 70+ communities for customer acquisition
- Founder fit: Technical skills + market understanding + network + lived experience (234Express)

12. Scalability & Growth

12.1 Technology Scalability

Stage	Customers	Infrastructure	Cost/Mo
MVP	0-50	Free/starter tiers	£30-50
Growth	50-200	Scaled paid tiers	£100-200
Scale	200-1000	Enterprise infra	£400-800

12.2 Sector Expansion Roadmap

Year	Sector	Why This Order
Year 1	Ethnic Grocery	Founder's network + pilot customer
Year 2	Restaurants/Takeaways	Similar operations, adjacent network
Year 2	Logistics/Delivery	234Express experience; B2B focus
Year 3	Professional Services	Higher ARPU, different use case

12.3 Unit Economics at Scale

Stage	Customers	Gross Margin	CAC	LTV:CAC
Year 1	45	75%	£150	23:1
Year 2	150	78%	£120	29:1
Year 3	400	80%	£100	37:1

12.4 Geographic Expansion

- Phase 1 (Year 1): UK Focus - London, Birmingham, Manchester
- Phase 2 (Years 2-3): UK National via partnerships
- Phase 3 (Year 3+): International - Ireland, Canada, Australia

13. Data Protection & Regulatory Compliance

13.1 GDPR Compliance Framework

Requirement	Implementation
Lawful Basis	Contract performance (B2B SaaS); Legitimate interest (analytics); Consent (marketing)
Data Minimisation	Collect only operational data necessary for service
Data Subject Rights	Self-service export; Deletion within 30 days; Access via support
Security	Encryption at rest/transit; Access controls; Regular audits
Privacy Policy	Clear policy on website (drafted pre-launch)

13.2 AI Ethics Framework

- Transparency: Clear disclosure that AI is used; No hidden automated decisions

• Human Oversight: Significant recommendations flagged for review
• Data Usage: SME data only for their benefit; No cross-customer training without consent

13.3 Data Ownership & Portability
• Ownership: All operational data remains property of the SME
• Export: Full data export in CSV/JSON at any time
• Termination: 30-day retention after cancellation; Full deletion on request

13.4 Pre-Launch Legal Documentation
The following will be drafted and reviewed before launch:
• Terms of Service defining user obligations and service limitations
• Privacy Policy compliant with UK GDPR
• Data Processing Agreement (DPA) template for enterprise customers
• Acceptable Use Policy for AI features

Legal review budget: £800 from Year 1 funds for professional review.

13.5 Third-party AI APIs Data Handling
• Anonymised queries (no personal identifiers sent)
• Data Processing Agreement with Anthropic/OpenAI
• Option for EU data residency as platform scales

14. Risk Analysis

Risk	Prob	Impact	Mitigation
Slow acquisition	Medium	High	70+ communities; Lower pricing; Partnerships
Technical delays	Low	Medium	Proven stack; Phased delivery; Technical founder
AI API dependency	Low	Medium	Proprietary layer; Can switch providers
Competition	Medium	Medium	Underserved niches; Community moat
Higher churn	Medium	High	Strong onboarding; Clear ROI; Success focus
Cash shortage	Low	High	£10K capital; Revenue Month 2; Conservative projections

Founder incapacity   Low   High   Documentation; Community support; Phased hiring

14.1 Contingency Plans

If revenue 50% below forecast by Month 6:
- Reduce founder draw to minimum survival
- Increase freelance software development to extend runway
- Pivot to lower-priced tier (£150/month) for faster adoption
- Focus on highest-converting vertical only

15. Implementation Roadmap

Period	Milestones & KPIs
Months 0-3	Founders to deploy Knowledge Graph v1.0 into production; Pilot live; 10-15 trials; 5-10 paying customers
Months 4-6	22 paying customers; £6.5K MRR; 2-3 accountant partnerships
Months 7-12	45 customers; £13.25K MRR; 2nd sector template; Prepare Y2 hiring
Year 2	Hire 4 staff; 150 customers; £36.5K MRR; Voice AI launch; National marketing
Year 3	10 employees; 400 customers; £96K MRR; International research

15.1 12-Month Contact Point Targets
At endorsement review, expect to demonstrate:
- 45 paying customers (minimum 30)
- £13,250 MRR (minimum £10,000)
- 1-2 sector templates fully developed
- Customer success stories with quantified ROI

16. References

- Blucando (2025). "UK SME Uses 6+ Software Tools Daily."
- CX Network (2023). "SMEs using WhatsApp for better customer service."
- Esendex (2022). "Customer service via WhatsApp."
- FSB (2023). "The Tech Tonic Report."
- techUK (2025). "SME Digital Adoption Taskforce."

17. Appendices

Appendix A: Founder CV

Full curriculum vitae of Wahab Olawale Sadiq

Appendix B: Letters of Intent

Letters of Intent from prospective pilot customers:
- Security Services: Shift management and client communication
- Healthcare: Appointment management and patient communication
- Cleaning Services: Job scheduling and client updates

Appendix C: Technical Architecture Diagram

Visual representation of Àpínlẹ̀rọ platform architecture

Appendix D: Pilot Customer Case Study

Isha's Treat & Groceries - detailed case study with metrics

Appendix E: 234Express Evidence

Company Registration: CAC (Corporate Affairs Commission) documents for 234 Express Limited, registered February 2020
Subscriber: Wahab Olawale Sadiq listed as subscriber with 500,000 shares
Business Objects: "Land transportation and general logistics" as stated in Memorandum of Association
Operations Photos: Branded motorcycle fleet with delivery boxes showing "234 express logistics" branding
Social Media: Instagram @234expresslogistics

Appendix F: Lazrap Ltd - Companies House

Company Name: Lazrap Ltd
Company Number: 15689413
Registry: Companies House, England & Wales
Verification:
https://find-and-update.company-information.service.gov.uk/company/15689413

Appendix G: Educational Certificates

MSc Big Data Analytics (Merit): University of Derby, UK (October 2022)
BSc Computer Science (2:2): Al-Hikmah University, Ilorin, Nigeria (14th August 2014)

Appendix H: Data Science Nigeria

Email communications demonstrating membership and participation in DSN programmes

Appendix I: Naija UK Connect

Role: Head of Business Development
Appointed: December 18, 2024
Signed by: Dr. Sam Osinowo, Chief Executive Officer
Evidence: Official appointment letter available

Appendix J: MVP Evidence – Àpínlẹ̀rọ Platform Screenshots

The following evidence demonstrates the functional MVP developed for Isha's Treat & Groceries pilot:

Owner Dashboard
See attached: owner_dashboard_screenshot.png
  • Real-time order management interface
  • Multi-channel order capture (WhatsApp, Web, Phone, Walk-in)
  • Live statistics: Orders Today, Revenue, Pending Orders, Top Channel
  • Manual order entry for phone/walk-in customers

Customer Storefront
See attached: customer_storefront_screenshot.png
  • White-label online store for Isha's Treat & Groceries
  • Product catalog with 20+ African & Caribbean grocery items
  • Category filtering (Grains, Oils, Produce, Fish, Meat, Spices, etc.)
  • Orders automatically appear in owner dashboard

Order Confirmation Flow
See attached: order_confirmation_screenshot.png
  • Successful order placement confirmation with auto-generated order number
  • "What happens next" customer communication

Multi-Channel Proof
See attached: multichannel_orders_screenshot.png
  • Dashboard showing orders from multiple channels unified in single view
  • Color-coded channel badges (Web=blue, WhatsApp=green, Phone=orange, Walk-in=gray)

Founder Commitment Statement

I, Wahab Olawale Sadiq, confirm that:
1. I have generated and significantly contributed to the ideas in this business plan.
2. I will be actively involved in day-to-day implementation.

3. I commit to attending contact point meetings at 12 and 24 months.
4. I am the sole founder of this business.
5. The information in this plan is accurate to the best of my knowledge.
6. I have sufficient financial resources to sustain myself during initial growth.

Signature: _____

Date: _____