4. Value + Quantification: Active Ecosystem (Cursor × Claude)

Scope: The full active ecosystem — 16 projects, ~281,500 lines — built over time with **Cursor × Claude** (no traditional dev shop).

If a Traditional Firm Had Built This Entire Ecosystem From Scratch

- **Effort (industry ballpark):** ~281,500 lines at ~20–25 LOC per dev-day (full lifecycle: design, code, review, test, meetings) → **~12,000–14,000 dev-days**.
- **Calendar time:** With a small team (3–4 devs + PM/QA): **5–10+ years**. With a larger team (6–8 FTE): **3–6 years**.
- **Cost (agency / consultancy):** **~$10M–$18M+** (12k+ dev-days × 8 hrs × $140–180/hr blended).
- **JDM's personal time** (product owner, business logic, domain, sign-offs across B2C/B2B/B2E over that period): **on the order of 3,000–8,000+ hours** over the life of the program (ongoing back-and-forth, demos, UAT, "how Medicare/RMD/GHL actually works," etc.).
- **Opportunity cost of that time** (at $1MM EBITDA, 100% ownership): **$600k–$2M+** in owner time over 5–10 years.
- **Total cost (traditional) = Firm + your time:** **~$10.6M–$20M+** (firm fee + your opportunity cost).

What Actually Exists (Built with Cursor × Claude)

- **Paid to a firm: $0.**
- **Calendar:** Built incrementally over time with AI-assist (Cursor × Claude), no agency engagement.
- **JDM's time:** No agency meetings, no sprint ceremonies, no multi-month feedback loops — time spent on direction and logic, not on firm coordination.

Summary: Active Ecosystem

	Traditional firm (build from scratch)	Active ecosystem (Cursor × Claude)
Calendar time	5–10+ years	Built incrementally, no firm timeline
Firm cost (cash)	~$10M–$18M+	$0
JDM opportunity / time value	~$600k–$2M+ (3k–8k hours)	No firm overhead
Total cost (firm + your time)	~$10.6M–$20M+	$0
Output	Same scope	16 projects, ~281.5k lines, three platforms

> **Bottom line:** The **active ecosystem** is in the **eight-figure equivalent** in traditional terms: **total cost = firm fee + your opportunity cost (~$10.6M–$20M+)**. Built with **Cursor × Claude** over time: $0 paid to a firm, no agency layer, no lost owner time to coordination.