

Financials – Eunoia: The AI-Powered Personal Development Coach

1. Initial Investment & Capital Allocation

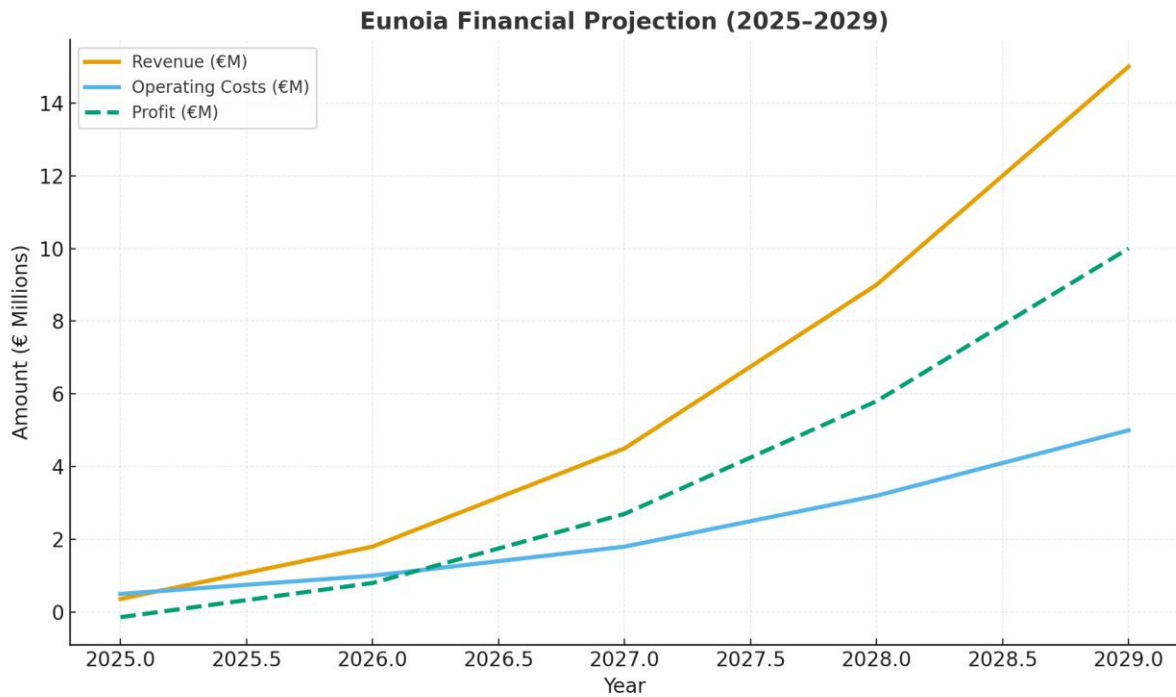
Total Initial Investment (Year 0): €500,000

| Category | Allocation (€) | % | Purpose |
|-----------------------|----------------|-----|--|
| Product Development | 180,000 | 36% | AI model training, NLP fine-tuning, and app infrastructure |
| Cloud & Data Security | 60,000 | 12% | Secure servers, encryption protocols, federated learning setup |
| Team & Salaries | 120,000 | 24% | Core team: AI engineer, psychologist, developer, designer |
| Marketing & Branding | 80,000 | 16% | Launch campaign, partnerships, content creation |
| Legal & Compliance | 20,000 | 4% | GDPR, mental health AI regulations |
| Operational Costs | 40,000 | 8% | Office, tools, administration |

2. Revenue Model

Eunoia’s business model is subscription-based with additional enterprise and API revenue streams:

| Stream | Description | Pricing | Target |
|---------------------|--|--------------------|------------------------------|
| Freemium Plan | Basic mood tracking, journaling, limited AI chat | Free | 60% of users (lead funnel) |
| Premium Plan | Full AI coach, emotional analytics, reports | €29.99/month | 30% conversion from freemium |
| Enterprise Plan | Team wellness dashboard & analytics | €99/user/month | B2B clients (HR & education) |
| API Licensing | Access for third-party health/edu apps | €0.02 per API call | Developers & partners |
| Marketplace Add-ons | Guided programs, therapy integrations | Variable | Health & learning ecosystem |



3. Growth & User Projections

| Year | Users (Total) | Paid Users (30%) | Revenue (€) | Operating Costs (€) | Profit/Loss (€) |
|------|---------------|------------------|-------------|---------------------|-----------------|
| 2025 | 20,000 | 6,000 | 360,000 | 500,000 | -140,000 |
| 2026 | 70,000 | 21,000 | 1,800,000 | 1,000,000 | +800,000 |
| 2027 | 150,000 | 45,000 | 4,500,000 | 1,800,000 | +2,700,000 |
| 2028 | 300,000 | 90,000 | 9,000,000 | 3,200,000 | +5,800,000 |
| 2029 | 500,000 | 150,000 | 15,000,000 | 5,000,000 | +10,000,000 |

💡 Break-even expected within 18–24 months (mid-2026).

ROI projected: 300%+ by Year 3.

4. Financial Highlights

- Gross Margin: ~68% (AI-based SaaS model with scalable infrastructure)
- Customer Acquisition Cost (CAC): ~€12 per user
- Lifetime Value (LTV): ~€220 per premium subscriber
- Retention Rate (Year 2): 70–75% (due to emotional and behavioral engagement loops)
- Marketing ROI: 3.5× expected by Year 3

5. Funding Strategy

Seed Round (Now): €500,000

Purpose: MVP launch, model optimization, and first 20k users.

Series A (2026): €2.5M

Purpose: Expansion, enterprise partnerships, and cross-platform integration.

Series B (2028): €5–7M

Purpose: Global scaling, Cognitive Cloud deployment, regulatory certifications.

6. Exit Strategy (Long-Term Valuation)

- Target Valuation (5 years): €50–70 million
- Exit Options:
 - Acquisition by major AI/wellness platforms (e.g., Headspace, Calm, or OpenAI Health)
 - Strategic merger in the digital therapeutics market
 - Public offering (IPO) upon reaching 500k+ premium users

7. Key Financial Insights

- Eunoia's AI-first, privacy-centric design creates a high-value moat in the mental wellness market.
- Scalability through subscription + API models ensures exponential margin growth.
- Ethical and psychological credibility makes it attractive to investors focused on human-centered AI and digital well-being.

Conclusion

Eunoia's financial model demonstrates a clear path from seed stage to profitability, backed by a recurring revenue structure, low marginal costs, and global expansion potential.

Within five years, Eunoia can establish itself as the European leader in cognitive AI coaching — merging technological sophistication with emotional intelligence and sustainable financial growth.