

Financials – Eunoia: The AI-Powered Personal Development Coach

1. Initial Investment & Capital Allocation

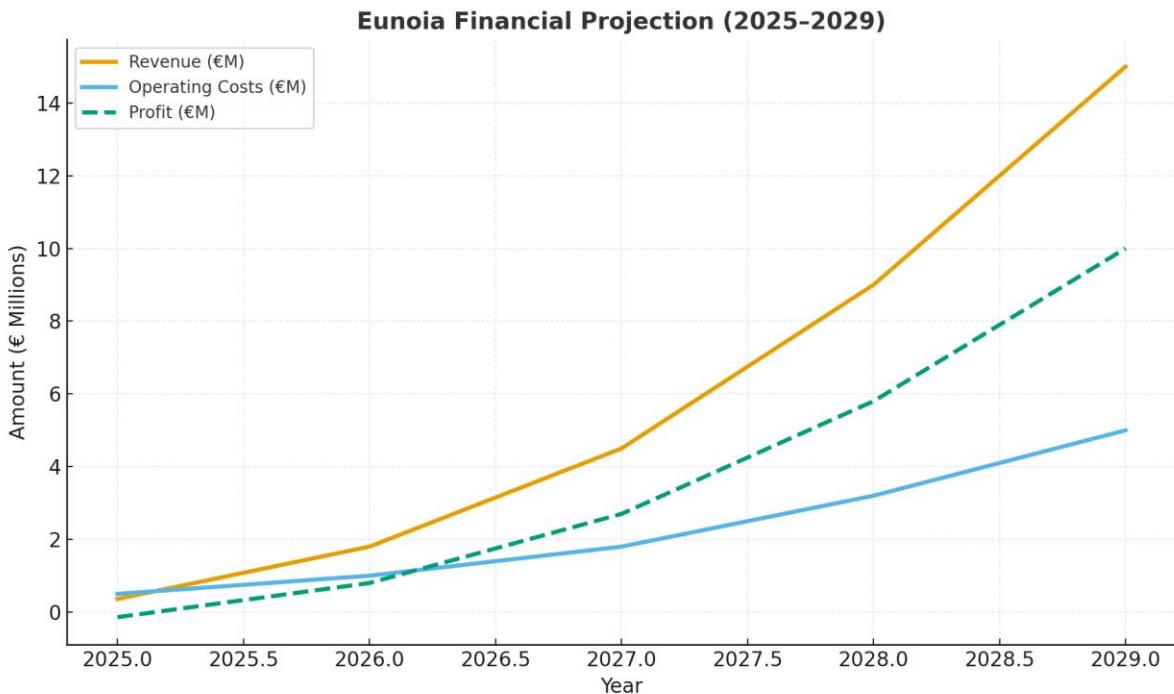
Total Initial Investment (Year 0): €500,000

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.