Innovastart

■ BUSINESS FORECAST

Your Financial Roadmap

Here is where your STORY MEETS NUMBERS and it all comes

A basis for decision-making and an essential foundation for future investments.

‣ **CLICK A TAB NAME TO NAVIGATE (or use the sheet tabs at the button of excel)**

☛ In the tabs, enter information in the yellow fields; the rest will be generated automatically. Type the plan name and currency into the yellow fields. The information will update in the other tabs automatically.

Business Plan name:	NordicTech Solutions AB – Demo
Define currency by free text:	SEK

■ GROWTH DASHBOARD

Real-time summary of all your business lines. See a consolidated table and graph across Development, Investment, Costs, Revenue, Profit, and ROI. Only update the project name here.

■ OVERHEAD

Enter administrative costs: office/rental, payroll, and marketing. These fixed company-level costs feed automatically into the Growth Dashboard.

■ GROWTH - 1 → GROWTH - 6

Calculate each line of business: Investment, Operating Costs, and Net Revenue. Profit and ROI are calculated in real time. Summaries feed automatically into the Growth Dashboard.

■ BALANCE FORECAST

Assets and costs pulled from the Dashboard. Debts updated from the Investment Forecast. Optionally enter Other Income and Financial Costs in the highlighted fields.

■ CASH FLOW FORECAST

Fully automated liquidity summary with real-time table and chart. Shows opening balance, inflows, outflows, and closing balance year by year.

■ INVESTMENT FORECAST

Enter your Own, Partner, and Investor contributions. These flow automatically to Balance Forecast debts. Shows your total investment need and funding gap.

Innovastart Ltd. Fast-Smart-Proven

Overhead - Business Growth

Business Plan: NordicTech Solutions AB – Demo

Here you will find a text field and a table that you update with administrative costs and associated explanations. The summaries are automatically transferred to the Growth Dashboard.

Background

NordicTech Solutions AB is a Swedish-registered SaaS company targeting the Nordic B2B market. Overhead covers corporate administration, co-working office space, and shared marketing infrastructure that supports all business units.

Objectives

Maintain a lean and scalable corporate infrastructure that can support up to three active business units by Year 3, while ensuring regulatory compliance and investor-ready governance.

Workspace management & set admin cost

Co-working office space (approx. 50 m²) in Year 1–2, transitioning to a dedicated 100 m² office from Year 3. Corporate admin team of 2 FTEs from Year 1, growing to 3 FTEs by Year 4.

Benefits

A well-structured overhead base signals operational maturity to investors, limits cost surprises, and enables predictable scaling. Fixed administrative costs remain broadly stable as revenue grows, improving the overall operating leverage of the business.

Initial Overhead Costs

Currency: SEK

Estimated start investment.

Start Investment	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	15000	5000	3000	2000	2000	27000
Initial Investment	30000	10000	5000	5000	5000	55000
Needed Capital	**45000**	**15000**	**8000**	**7000**	**7000**	**82000**

Estimated Operating costs.

Operating costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Office and rental costs	18000	18000	28000	28000	28000	120000
Payroll	60000	75000	90000	110000	130000	465000
Marketing and travel	15000	20000	25000	30000	35000	125000
Total overhead summary	**93000**	**113000**	**143000**	**168000**	**193000**	**710000**

BUSINESS PLAN:

Here, you calculate your planned line of business opportunity. Update the text field and table with the following information: Investment, Operating Costs, and Net Revenue, including explanations for each field. Your Input of Profit and Return on Investment (ROI) is calculated in real time. The summaries are automatically transferred to the Growth Dashboard. Growth-1 is your default tab, and Growth-2 to Growth-6 are used to add any additional business you identified.

Head description Growth-1: NordicTech Solutions AB – Demo

Background

TeamFlow is a cloud-based project management and team collaboration platform designed for Nordic SMEs. It integrates task management, video conferencing scheduling, and document sharing in one intuitive workspace.

Objectives

Reach 500 paying subscribers by end of Year 2 at an average monthly fee of €25. Scale to 2,000 subscribers by Year 4. Achieve positive EBIT from Year 3 onward.

Product name

TeamFlow – Cloud Collaboration & Project Management SaaS

Benefits

Addresses a proven pain point for distributed Nordic teams. High customer lifetime value, low churn potential. Cloud-native architecture enables 80 %+ gross margins at scale, making the model highly attractive to SaaS investors.

Growth-1 Forecast

How much is the estimated investment? **Currency:** SEK

Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	50000	20000	10000	10000	5000	95000
Initial Investment	80000	30000	20000	20000	20000	170000
Total	**130000**	**50000**	**30000**	**30000**	**25000**	**265000**

How much is the estimated Operating costs?

Estimated Costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Operating costs	40000	55000	70000	85000	100000	350000

How much is the estimated Revenue?

Revenue Estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Net Revenue	25000	120000	280000	480000	720000	1625000

How much is the estimated Profit?

Profit estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Profit	**-15000**	**65000**	**210000**	**395000**	**620000**	**1275000**

Return of Investment (ROI)

Return of Investment	Year 1	Year 2	Year 3	Year 4	Year 5	Total
ROI %	-19%	217%	1050%	1975%	3100%	750%

BUSINESS PLAN:

Head description Growth-2: NordicTech Solutions AB – Demo

Background

NordicTech Consulting delivers hands-on digital transformation support to mid-size Nordic companies, guiding clients through remote-work process redesign and TeamFlow adoption projects.

Objectives

Build a certified consulting team of 5 specialists by Year 3. Target €90,000 revenue in Year 2, growing to €240,000 by Year 5. Convert 70% of consulting clients into TeamFlow SaaS subscribers.

Product name

NordicTech Consulting Services – Digital Transformation & TeamFlow Implementation

Benefits

Consulting generates near-term cash flow while building deep customer relationships and brand credibility. Cross-sell conversion to TeamFlow increases SaaS ARR without additional acquisition cost.

Growth-2 Forecast

How much is the estimated investment? **Currency:** SEK

Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	10000	5000	3000	2000	2000	22000
Initial Investment	20000	10000	8000	8000	8000	54000
Total	**30000**	**15000**	**11000**	**10000**	**10000**	**76000**

How much is the estimated Operating costs?

Estimated Costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Operating costs	30000	40000	55000	65000	75000	265000

How much is the estimated Revenue?

Revenue Estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Net Revenue	45000	90000	150000	200000	240000	725000

How much is the estimated Profit?

Profit estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Profit	**15000**	**50000**	**95000**	**135000**	**165000**	**460000**

Return of Investment ROI %	Year 1	Year 2	Year 3	Year 4	Year 5	Total
ROI %	**75%**	**500%**	**1188%**	**1688%**	**2063%**	**1103%**

BUSINESS PLAN:

Head description Growth-3: NordicTech Solutions AB – Demo

Background

NordicTech Academy provides structured online and in-person training programmes covering remote-work best practices, digital productivity, and TeamFlow certification. Content is delivered via a self-hosted LMS platform.

Objectives

Launch the online academy in Year 2. Certify 50+ professionals in Year 2, scaling to 300+ by Year 5. Establish NordicTech certification as a recognised credential in the Nordic HR community.

Product name

NordicTech Academy – Remote Work & TeamFlow Certification Programme

Benefits

Builds brand authority and a community of TeamFlow champions in client organisations. Digital courses have near-zero marginal delivery cost. Certified users drive organic SaaS adoption within their companies.

Growth-3 Forecast

How much is the estimated investment?

Currency: SEK

Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	8000	5000	2000	2000	2000	19000
Initial Investment	15000	8000	5000	5000	5000	38000
Total	**23000**	**13000**	**7000**	**7000**	**7000**	**57000**

How much is the estimated Operating costs?

Estimated Costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Operating costs	5000	12000	18000	22000	25000	82000

How much is the estimated Revenue?

Revenue Estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Net Revenue	8000	30000	70000	110000	150000	368000

How much is the estimated Profit?

Profit estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Profit	**3000**	**18000**	**52000**	**88000**	**125000**	**286000**

Return of Investment ROI %	Year 1	Year 2	Year 3	Year 4	Year 5	Total
ROI %	**20%**	**225%**	**1040%**	**1760%**	**2500%**	**1109%**

BUSINESS PLAN:

Head description Growth-4: NordicTech Solutions AB – Demo

Background

Business line not yet identified. Reserve this tab for future expansion.

Objectives

To be defined when the next product or market opportunity is validated.

Product name

Product or service name – TBD

Benefits

Benefits to stakeholders – TBD

Growth-4 Forecast

How much is the estimated investment?

Currency: SEK

Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	0	0	0	0	0	0
Initial Investment	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**

How much is the estimated Operating costs?

Estimated Costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Operating costs	0	0	0	0	0	0

How much is the estimated Revenue?

Revenue Estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Net Revenue	0	0	0	0	0	0

How much is the estimated Profit?

Profit estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Profit	**0**	**0**	**0**	**0**	**0**	**0**

Return of Investment ROI %	Year 1	Year 2	Year 3	Year 4	Year 5	Total
ROI %	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**

BUSINESS PLAN:

Head description Growth-5: NordicTech Solutions AB – Demo

Background

Business line not yet identified. Reserve this tab for future expansion.

Objectives

To be defined when the next product or market opportunity is validated.

Product name

Product or service name – TBD

Benefits

Benefits to stakeholders – TBD

Growth-5 Forecast

How much is the estimated investment?

Currency: SEK

Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	0	0	0	0	0	0
Initial Investment	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**

How much is the estimated Operating costs?

Estimated Costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Operating costs	0	0	0	0	0	0

How much is the estimated Revenue?

Revenue Estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Net Revenue	0	0	0	0	0	0

How much is the estimated Profit?

Profit estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Profit	**0**	**0**	**0**	**0**	**0**	**0**

Return of Investment ROI %	Year 1	Year 2	Year 3	Year 4	Year 5	Total
ROI %	0%	0%	0%	0%	0%	0%

BUSINESS PLAN:

Head description Growth-6: NordicTech Solutions AB – Demo

Background

Business line not yet identified. Reserve this tab for future expansion.

Objectives

To be defined when the next product or market opportunity is validated.

Product name

Product or service name – TBD

Benefits

Benefits to stakeholders – TBD

Growth-6 Forecast

How much is the estimated investment? **Currency:** SEK

Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	0	0	0	0	0	0
Initial Investment	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**

How much is the estimated Operating costs?

Estimated Costs	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Operating costs	0	0	0	0	0	0

How much is the estimated Revenue?

Revenue Estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Net Revenue	0	0	0	0	0	0

How much is the estimated Profit?

Profit estimates	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Profit	**0**	**0**	**0**	**0**	**0**	**0**

Return of Investment ROI %	Year 1	Year 2	Year 3	Year 4	Year 5	Total
ROI %	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**

GROWTH DASHBOARD

Here you will find a summary of your updates in the following tabs. You will see a table and a graph that are updated in real time. In this tab, you only update the project name.

Find more extended templates for Budgets and Forecasts below in the tabs.

You can access multiple tabs, including the Growth Dashboard with six supporting tabs (BG 1-6), the Balance Forecast tab, the Cash Flow Forecast tab, and the Investment Forecast tab. Matching graphical illustrations are presented as well.

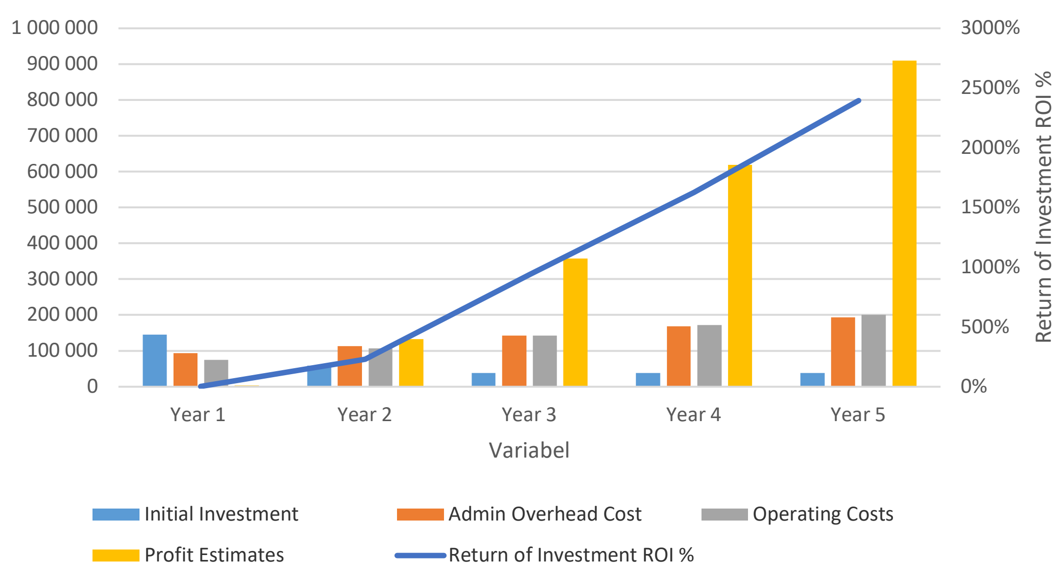
Explains and points out different Line of Business possibilities. Start with the Overhead tab and continue with BG-1 to BG-6, and it will automatically update the Business Growth Dashboard.

Business Plan: NordicTech Solutions AB – Demo **Currency:** **SEK**

FINANCIAL SUMMARY

Variabel	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Development	83 000	35 000	18 000	16 000	11 000	**163 000**
Initial Investment	145 000	58 000	38 000	38 000	38 000	**317 000**
Admin Overhead Cost	93 000	113 000	143 000	168 000	193 000	**710 000**
Operating Costs	75 000	107 000	143 000	172 000	200 000	**697 000**
Revenue Estimates	78 000	240 000	500 000	790 000	1 110 000	**2 718 000**
Profit Estimates	3 000	133 000	357 000	618 000	910 000	**2 021 000**
Return of Investment ROI %	**2%**	**229%**	**939%**	**1626%**	**2395%**	**1038%**

Business Growth Overview

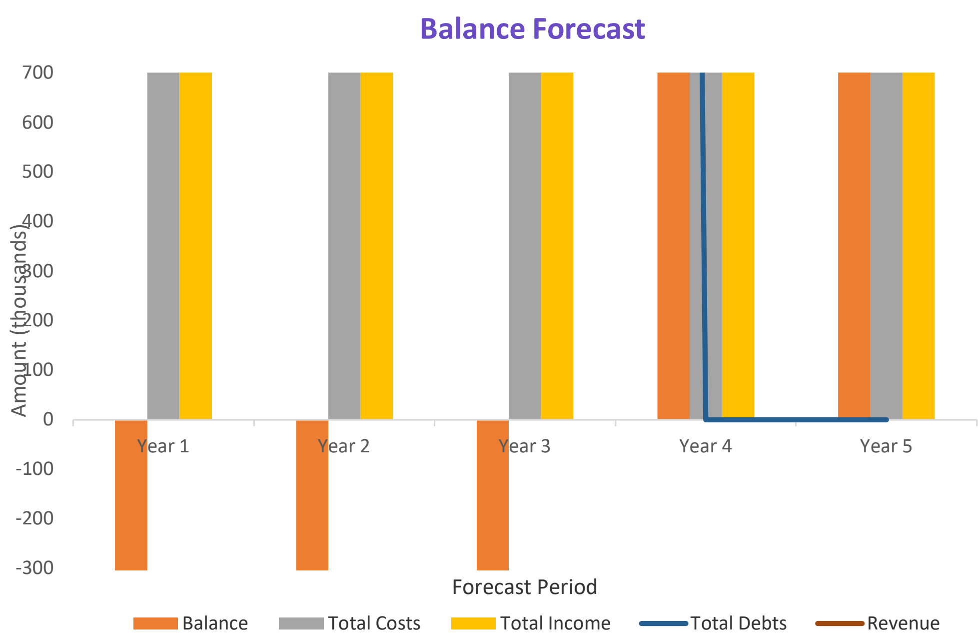


Balance Forecast

Currency: SEK

You will find updated figures from the Growth Dashboard. Debts will be updated automatically from Investment Forecast-Contribution. If you wish, update the yellow text fields and tables with relevant information for other Income and Financial Costs.

Variables	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Assets						
Current investment Assets	83 000	35 000	18 000	16 000	11 000	163000
Fixed investment Assets	145 000	58 000	38 000	38 000	38 000	317000
Total Assets	**228000**	**93000**	**56000**	**54000**	**49000**	**480000**
Debts						
Short-term Debt	220000	110000	25000	0	0	355000
Long-term Debt	250000	120000	50000	0	0	420000
Total Debts	**470000**	**230000**	**75000**	**0**	**0**	**775000**
Balance	**-242000**	**-137000**	**-19000**	**54000**	**49000**	**-295000**
Cost						
Operational Costs	75 000	107 000	143 000	172 000	200 000	697000
Administrative Costs	93 000	113 000	143 000	168 000	193 000	710000
Total Costs	**168000**	**220000**	**286000**	**340000**	**393000**	**1407000**
Income						
Revenue	78 000	240 000	500 000	790 000	1 110 000	2718000
Other Income	10000	15000	15000	10000	10000	60000
Total Income	**88000**	**255000**	**515000**	**800000**	**1120000**	**2778000**
EBIT	**-80000**	**35000**	**229000**	**460000**	**727000**	**1371000**
Financial Costs						
Interest Expenses	2500	4000	3000	2000	1500	13000
Other Financial Costs	1000	1000	1000	1000	1000	5000
Total Financial Costs	**3500**	**5000**	**4000**	**3000**	**2500**	**18000**
Net Earnings - EBITDA	**-83500**	**30000**	**225000**	**457000**	**724500**	**1353000**



Notes: The figures are supported by the company's accounts

1. Assets

Includes cash, receivables, inventory, and other short-term resources. Year 1 own input. Dashboard-Development.

Long-term investments such as property, equipment, and infrastructure. Dashbord-Initital Investment.

Sum of current and fixed assets, reflecting overall resource base.

2. Debts

Obligations due within one year, credit and short-term loans. Investment Forecast-Own & Partner Contribution

Financing with maturity beyond one year, used for capital investments. Investment Forecast-Investor Contribution

Combined value of short- and long-term liabilities.

Figures automatically from Investment Forecast considers future capital needs aligned with business growth.

3. Costs

Day-to-day expenses directly tied to business operations. Growth Dashboard-Operating Cost

Overhead expenses such as salaries, office rent and utilities. Growth Dashboard-Administrative Overhead Cost

Aggregate of all cost categories.

4. Income

Expected earnings from planned core business activities. Growth Dashboard-Revenue

Non-operational income such as interest, dividends or asset sales. To be explained in Business Plan documents.

Combined revenue and other income.

5. EBIT

Earnings Before Interest and Taxes. Represents operating profit before deducting financial costs.

6. Financial Costs

Costs associated with borrowed capital.

Additional financing-related expenses.

Sum of all financial obligations.

7. Net Earnings - EBITDA

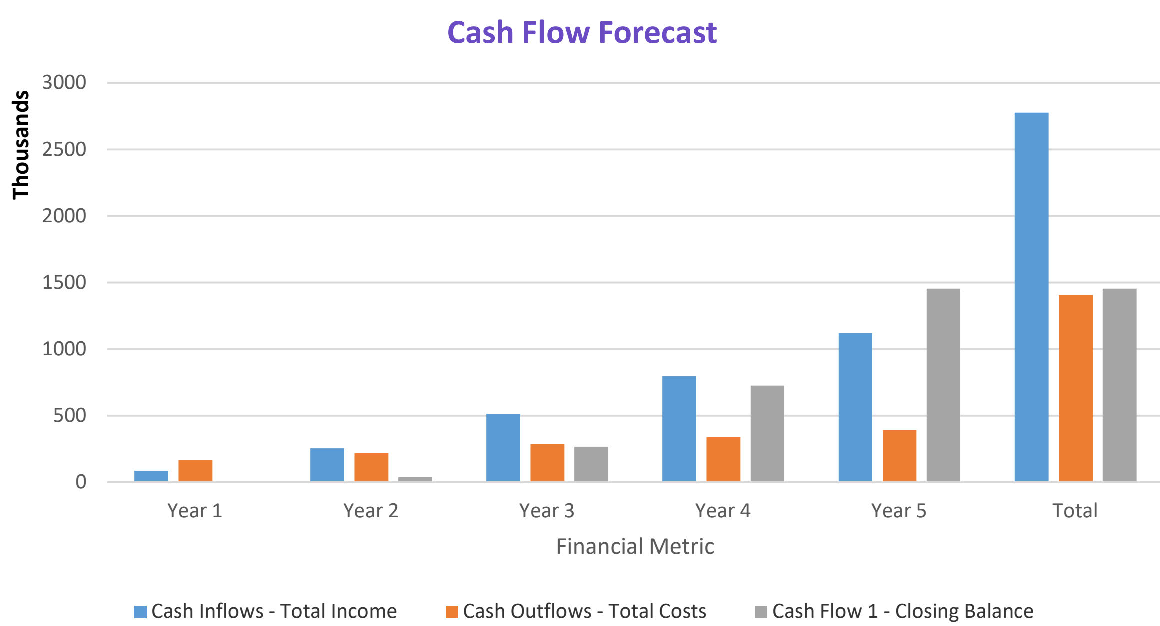
Final profit after all costs, debts, and financial expenses are deducted. - Earnings after financial costs

Cash Flow Forecast

Currency: SEK

You will find a summary of your liquidity updates in this tab. You will see a fully updated table and a real-time graph. In this tab, you have automated updates from Balance Forecast.

Variables	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Opening balance	83 000	3000	38000	267000	727000	1118000
Cash Inflows - Total Income	88000	255000	515000	800000	1120000	2778000
Total Cash	**171000**	**258000**	**553000**	**1067000**	**1847000**	**3896000**
Cash Outflows - Total Costs	168000	220000	286000	340000	393000	1407000
Net Cash Flow - EBIT (Earnings Before Interest and Taxes)	**3000**	**38000**	**267000**	**727000**	**1454000**	**2489000**
Cash Flow 1 - Closing Balance	**3000**	**38000**	**267000**	**727000**	**1454000**	**1454000**



How to Use It

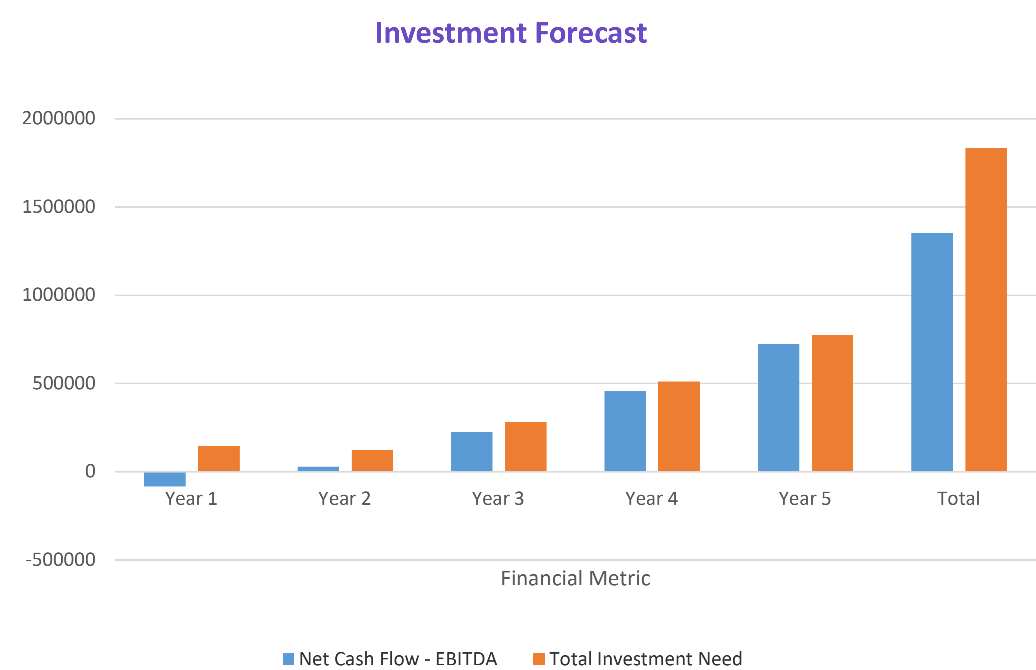
1. Opening Balance: The amount of cash you have at the beginning of the year. Starting input.
2. Cash Inflows: All expected income (e.g., sales, loans, investments).
3. Cash Outflows: All expected expenses (e.g., rent, salaries, utilities).
4. Net Cash Flow: Cash Inflows - Cash Outflows
5. Closing Balance: Opening Balance + Net Cash Flow (becomes next year’s Opening Balance)

Investment Forecast

Currency: SEK

This section shows whether the total planned contributions fully support the projected investments and action plans.You will find Updated Asset and Net Cash Flow-EBITDA figures from the Balance Forecast. Your Own contribution and Partner & loan to Short-term Debt, and Investor contribution to Long-term Debt will update automatically to Balance Forecast.

Variables	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Total Assets	228000	93000	56000	54000	49000	480000
Net Cash Flow - EBITDA	-83500	30000	225000	457000	724500	1353000
Total Investment Need	**144500**	**123000**	**281000**	**511000**	**773500**	**1833000**
Investment balance Requirements - Capital investment asked for						
Own contribution	100000	50000	25000	0	0	175000
Partner contribution & loan	120000	60000	0	0	0	180000
Investor contribution	250000	120000	50000	0	0	420000
Total Contribution	**470000**	**230000**	**75000**	**0**	**0**	**775000**
Balanced investment Status	**614500**	**353000**	**356000**	**511000**	**773500**	**2608000**



Start investment for the year.

Earnings during the year after financial costs

Requirements to fulfill for covering your plan -Balance Forecast -Total Asset.(- figures shows needed Contribution)

You and your family investing for example. Balance Forecast-Short-term Debt

Governmental help and other contributions from businesses. Balance Forecast-Short-term Debt

Investors capital as private equity or VC capital. - Balance Forecast-Longt-term Debt

This is the amount that has to be covered to meet Total investment needs

The amount that you have covered from Total investment need with Total Contribution.

Funding Readiness Summary

This summary confirms whether your investment plan is fully funded.

Now STORY MEETS NUMBERS and a final piece of the pussle comes together.

Frequently Asked Questions:

How is this Forecast model configured?

Variables	Calculation Options	Examples
Development	Short-term resources, current assets: Research&Development, Cost of equipment + setup expenses	
Initial Investment	Long-term resources, fixed assets: Property, Cost of equipment + setup expenses	$100,000
Operating Costs	Fixed costs + variable costs	$10,000 fixed + $5 per unit
Revenue Estimates	Sales volume × unit price	100 units sold at $50 each
Profit Estimates	Revenue - Operating Expenses	$5,000
Return on Investment (ROI)	(Net Revenue/Total Investment) × 100%	($5,000 / $100,000) × 100%

What is BG Dashboard

Dashboard is a summarice of possible incomes from different bussiness areas.

What is Overhead

Overhead cost is fixed cost that you have as a necessity for your company.

Overhead cost splits in dashboard together with the sum of Growth you created.

What is Business Growth?

Business Growth is your selling proposals divided into different sectors of product or services

What is the purpose of Business Growth document?

Business Growth explains different ways of possible incomes from product or services.

Here, you calculate your planned line of business opportunity. Update the text field and table with the following information: Investment, Operating Costs, and Net Revenue, including explanations for each field. Your Input of Profit and Return on Investment (ROI) is calculated in real time. The summaries are automatically transferred to the Growth Dashboard. BG1 is your default tab, and BG5 and BG6 are used to add any additional business you identified.