GENERATION AI

Join the Next Wave of Self-Made Millionaires.



PAUL JOHNSON

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Recognise the opportunity. Build your company. Choose your route.

Paul Johnson

You have spent years learning what works, what wastes money and what customers wish someone would do differently.

That experience could be the starting point for a company you have yet to imagine.

GENERATION AI helps you recognise an opportunity that AI has made commercially possible, design the business behind it and assemble the assets and strategies your NewCo needs. You can follow the process independently or choose AiGM to fast-track an agreed company package.

As you read, you will learn how to:

- Find an opportunity within an industry you already understand.
- Identify the customers, the problem and the offer they could pay for.
- Design how your NewCo could attract customers, deliver its promise and make money.
- Examine the costs, funding needs and assumptions before committing further.
- Bring those decisions together in a Blueprint, then use supplier briefs, acceptance checks and working templates to create your own packaged company.

Think about what that could make possible.

In 2017, Purplebricks reached a stock-market valuation of more than £1.3 billion. If your company reached just 1% of that historical valuation, it would be worth £13 million. At 5%, it would be worth £65 million.

Those figures are an ambition to explore, not a promised outcome. The practical starting point is a company whose customers, delivery and economics fit together.

Paul spent almost ten years connecting the dots. This book gives you a structured ten-week Blueprint programme, followed by a practical guide to assembling your company, commissioning its digital products and preparing its commercial strategies. Building and launching take further work, time and resources.

Your opportunity may already be familiar. What has changed is what you can now build.

Contents

Introduction Why I Wrote This Book
1 The Book That Took Almost a Decade to Write
2 The Opportunity You Know Too Well
3 What Has Become Possible
4 Find the Person Who Pays
5 Choose How the Company Works
6 Make the First Promise
7 Find a Route to Customers
8 Deliver What You Sold
9 Let the Numbers Change the Idea
10 Give Customers a Reason to Return
11 Build Value Beyond Yourself
12 Build Alongside the Business You Have
13 Your Place in Generation AI
Build Your Next Company With AiGM
Appendix A Your One Page Opportunity Brief
Appendix B A Conversation About a Real Event
Appendix C A Working Economics Sheet
Appendix D Your Next Investment Decision
Appendix E Compare Three Ideas
Appendix F: Economics and Ownership Choices
Appendix G Give the Investigation Its First Week
Appendix H Your Preliminary Venture Blueprint
Appendix I Selected Blueprint Examples
Appendix J Your Ten Week Blueprint Programme
Appendix K From Blueprint to a Company You Can Operate
Appendix L Build Your Own Packaged Company
Appendix M Your Packaged Company Working Toolkit
Sources and Notes

Illustrations

System overview in the Introduction
Inside AiGM features after the Blueprint exercises in Chapters 1-13
Working relationship assessment in Build Your Next Company With AiGM
Exit and ownership choices in Appendix F

“The next generation of great companies won’t be built because of AI.

They’ll be built because someone recognised an opportunity that AI finally made possible.”

Paul Johnson

Introduction Why I Wrote This Book

We are Generation AI

Generation AI is defined by what we recognise and what we choose to build. It is open to every age. You may belong to Generation X, be a Millennial or a baby boomer; you can also be part of Generation AI.

You become part of it when you recognise a customer problem, an overlooked possibility or a better way of working that AI has now made practical, then take responsibility for investigating it. Your experience can become the starting point for a company you have not yet imagined.

The next wave of self-made millionaires may include people who act on those opportunities. That is the ambition behind this book: to help you recognise what has changed and do the commercial work needed to turn a possibility into a company. Participation is not a promise of wealth. Customers, execution, ownership, capital and time determine the outcome.

“The next generation of great companies won’t be built because of AI. They’ll be built because someone recognised an opportunity that AI finally made possible.”

That belief is at the heart of AiGM. We are Generation AI.

Make the present advantage count

My strategic view is that the next two to three years could be an important period for experienced owners to establish positions while many competitors are still deciding how to respond to AI. That is a working judgement, not a forecast that opportunity expires on a particular date. Adoption will move differently across industries and further opportunities will continue to emerge.

The advantage worth building is concrete: better customer understanding, a tested offer, useful technology, trusted relationships and the ability to deliver. Those take work. Beginning now can give you more opportunities to learn; rushing into an untested business can waste the same advantage.

Start with one customer problem. Ask what AI changes, who would pay and what you could deliver responsibly. Then test the answer. You can follow the steps in this book with your own team, money and resources, or explore the packaged ventures and tailored creation services at AiGM.

Whether you have read one chapter or the whole book, you can explore the next step at www.aigm.co.uk and AiGM Market. You do not have to finish the book before comparing the packaged deals, the FINTRADA deliverables example or a company created around your own requirements. The companion website address is provided in Build Your Next Company With AiGM.

Two routes to your next company

This book is intended to be useful even if you never become an AiGM client. Follow the chapter exercises, use the Blueprint template, then work through Appendices K, L and M. You will learn how to specify and assemble the nine parts of a packaged company: incorporation and banking, website, portal, app, Blueprint, marketing, business development, funding and exit strategies. You supply the time, decisions, resources and any specialist or supplier fees.

Or take the fast-track. Choose a packaged company deal from AiGM Market or commission us to create your package from start to finish within an agreed specification. We coordinate the commercial and digital deliverables so you can concentrate more of your effort on your industry, customers and the company you will lead.

You can explore the packages, current payment choices and examples on AiGM Market when you are ready. First understand the opportunity, the work involved and the result you want to create. Then compare a written AiGM proposal with the time, resources and supplier costs of building independently. Your proposal defines the scope, development stages, responsibilities, funding conditions and further costs before you commit. Funding is not guaranteed.

You are choosing how to obtain the coordinated starting package. You still need to contribute, make decisions and develop the business. A narrow independent build may use less cash if you have the skills and time; bespoke work and separate suppliers can require much more. Compare actual specifications and total costs rather than assuming one price buys unlimited development.

Long before I began studying Purplebricks, I was buying, building and selling companies. The question that led to this book grew out of that working life: what kind of company should I build next?

I qualified as a Chartered Certified Accountant in 1996 and a Chartered Tax Adviser in 1998, then established my own accountancy practice in 1999. I added an Accredited Strategic Planner qualification in 2001. Accounts, tax and strategy gave me ways to examine a business; owning and operating businesses made those questions personal.

My career has taken me across different industries and three continents, buying, building and selling companies. By 2017, I owned and operated a construction, refurbishment and maintenance business with eight-figure annual turnover. I had experience of acquiring a company, running it and considering what another owner might one day pay for it.

That is the experience I bring to these pages. I understand the appeal of a new opportunity, and the obligations waiting in the company you already own. Winning work, delivering it, collecting the money and keeping enough of it are connected achievements. A growth idea has to survive all of them.

I wrote this book for owners who have already learned something difficult. You know your customers, the awkward handoffs, the supplier who needs a second call and the job your best person quietly rescues. Your next company may begin there.

Since 2017, I have studied how familiar industries can support very different companies: what they sell, who buys, how the work reaches them and what could make the business valuable beyond its founder. Purplebricks and other company stories gave that investigation a new direction. AI has since expanded what an experienced owner can investigate and attempt.

The Generation AI idea runs through the practical work that follows. Your understanding of customers, purchases and how work really happens can become a starting advantage. AI may make an idea affordable to investigate, a specialist capability easier to deliver or a new route to a market practical.

The invitation on the cover is an ambition worth working towards. A valuable company can create wealth and give its owner more choices, but a company valuation is not the same as personal wealth. Ownership, liabilities, transaction terms and tax affect what an individual ultimately receives. We will keep the larger possibility in view while developing a company that customers have a reason to sustain.

The experience before the idea

You may know why the cheaper quotation will cost more. You may know which missing fact will stop a project reaching the person who could approve it. Perhaps your team has learned how to make a difficult handover work, while other operators are still absorbing the same failure.

Those are starting advantages. They are specific, often hard to acquire, and easy for their owner to overlook. The business may have paid for them through years of complaints, corrections and decisions. They deserve a second examination before you conclude that your only route to growth is doing more of the same work.

The examination changes when you ask who else needs the capability. A method that improves your own company can become a service to another operator. If a team can learn it and customers can be reached repeatedly, there may be a company beyond your personal availability. If the work depends on your judgement in every case, there may still be a valuable specialist practice. These are different choices about the work you will own.

A larger possibility in a familiar industry

Purplebricks was developed by people with experience inside estate agency. Michael Bruce, a solicitor who had run law firms, acquired Burchell Edwards in 2006. The business expanded across estate agency, lettings, mortgages and legal work. It was sold to Connells in November 2011 as Michael and his brother Kenny pursued the Purplebricks model. [27]

They knew the work a seller needed. Their new arrangement combined local property expertise with shared technology and a different charging proposition. The company's 2015 account describes a regional launch in April 2014, following research, testing, infrastructure development and recruitment. [27] This was an industry being reorganised by people who understood it.

In July 2017, Purplebricks' quoted market value exceeded £1.3 billion. [1]

Think about that date.

Its founders built that business before today's widely accessible generative AI and agentic AI capabilities existed in their present form. We can study what they achieved and investigate our own opportunities with additional tools at our disposal.

We can use AI to investigate a market, compare information and explore an idea. We can develop a prototype to put in front of a customer, get help writing software, and use agentic systems to coordinate sequences of work through tools. [23] An owner with industry knowledge can attempt more before committing to a larger build.

The practical advantage might be a customer test that once cost too much to prepare, or a specialist service that can now reach people who could not afford it. Your experience helps you recognise where the change matters. You still have to check the work, understand the buyer and design a company that can deliver what it sells.

And your ambition need not begin at £1.3 billion.

If the company you built reached a valuation equal to just 1% of that historical £1.3 billion benchmark, it would be worth £13 million. At 5%, it would be £65 million.

Those percentages compare valuations. They are an ambition to investigate, rather than a measure of effort or a promised result from following a Blueprint.

That is the possibility I want you to take seriously: what could your experience help you recognise and what could AI now help you build?

The quote before this introduction puts recognition at the centre. A customer need comes first; AI may make a different response practical. Commercial judgement connects that possibility to a purchase and a company customers can sustain. Generation AI begins with that act of recognition and the decision to investigate what it could become.

You may want a sale one day. You may prefer to keep a smaller company with a capable team; serve customers you currently cannot reach or give yourself more choices alongside an established business. The investigation is worthwhile on those terms too.

A connected beginning

I established AiGM in late 2025 to bring those strands together: the financial discipline of an accountant and tax adviser, the practical judgement of an owner who has bought, built and

sold companies, and the possibilities opened by AI. I developed connected matrices and an AI Venture Blueprint to turn that thinking into a structured venture-development process.

I now use that process to develop several NewCos through my own ventures and work with clients and JV partners, drawing on experience in property, accountancy, capital and investment-related businesses. We examine the founder's advantages, the customer, the offer, delivery and economics as connected decisions. That work has already produced a portfolio spanning various industries, alongside client venture-development work and further opportunities in the pipeline... all drawing on my career buying, building and selling businesses. The benefit I want to offer you is a connected beginning. You need not rediscover every commercial question separately, then discover that the answers contradict one another. A customer choice should inform the offer; the offer should inform delivery, pricing, cash and the people needed to run it.

This book gives you a manual route from opportunity to a company package you can build and operate. The chapters help you establish who would buy, what you will deliver, how the company earns and which commitments deserve attention. Appendix H assembles those decisions into a preliminary Blueprint. Appendices K, L and M then turn that design into commissioning briefs, deliverables, tests and operating actions. Substantial company value remains an ambition to develop through the work.

At each chapter ending you add to one preliminary Blueprint. Appendix H is the template; Appendix I shows selected completed sections. The ten-week programme in Appendix J gives busy owners a proposed route through the chapters, with an output and decision each week. You can read for enjoyment first and return to the work.

After the preliminary Blueprint, Appendix K guides scoping, budgeting, building, testing, pilots and launch. Appendix L explains how to assemble all nine deliverable categories shown in the FINTRADA packaged-deal example. Appendix M provides the master brief, acceptance record, budget comparison, execution schedule and handover toolkit. You can use your own resources and suppliers throughout, without buying AiGM assistance.

Almost ten years of investigation versus ten weeks of concentrated Blueprint preparation is an ambition for this book, not a measured completion time. The proposed programme produces a preliminary design and a reasoned next decision. Customer validation, a finished product, funding and a valuation are further achievements.

You will follow Tom Mercer, a property developer, and Helen Ward, an established professional-services consultant. They work through the same process but investigate separate technology-enabled NewCos. Tom wants to reorganise a familiar purchase; Helen wants other people to apply expertise that currently fills her diary.

Tom, Helen and their supporting characters, conversations, transactions and figures are fictional teaching illustrations. Their work with Paul and AiGM is invented to demonstrate the reasoning, not reconstructed client conversations or testimonials. The separate

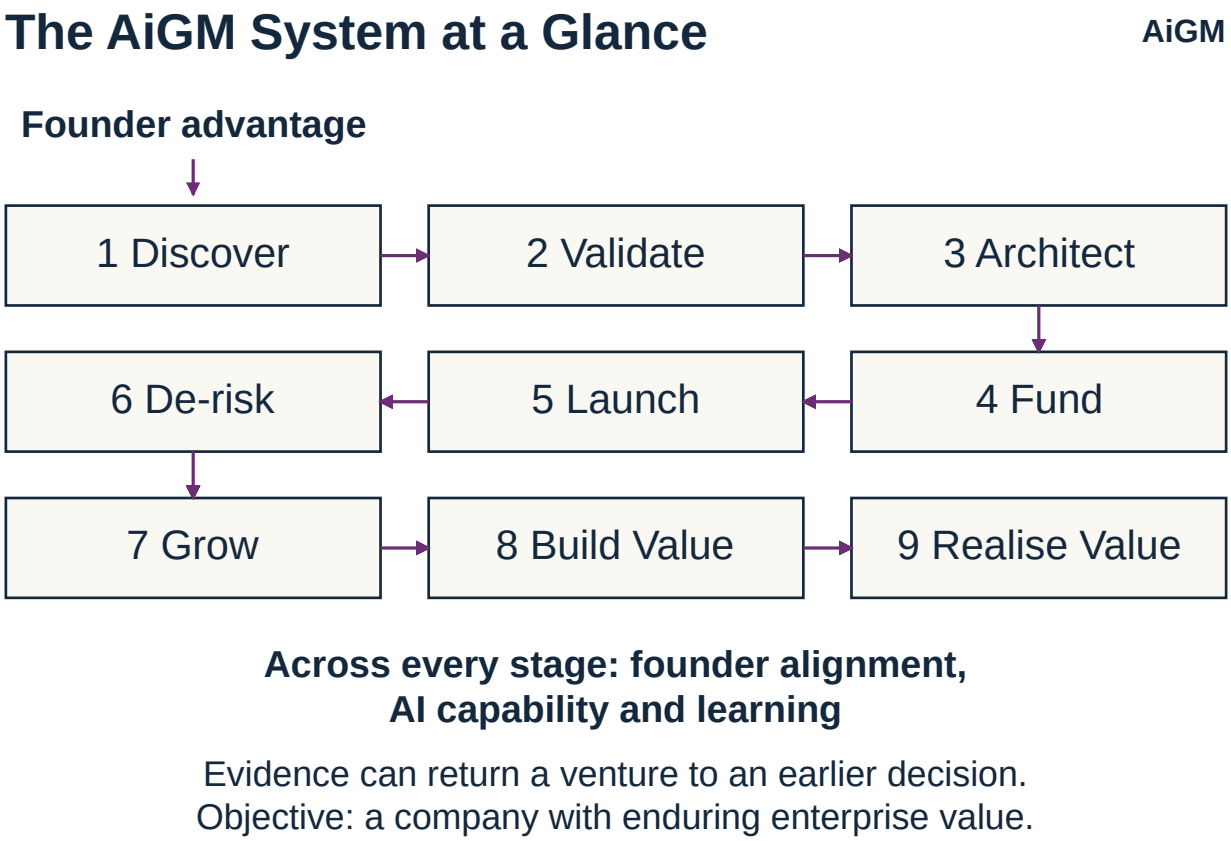
anonymised venture episode draws on supplied materials; the named company histories are documented.

Experience reveals a possibility. Technology changes the means of serving it. Commercial judgement shapes the company. You will see that sequence in decisions that cost the founders something, as well as progress worth wanting.

I want you to finish with a company you can picture more clearly and useful work you can take forward independently. If you would value help challenging and connecting the decisions, the closing section explains how we could explore working together.

How the pieces connect

Figure 1 The AiGM System at a Glance



Read the nine stages as an organising sequence, not nine automatic approvals. The thirteen teaching chapters help you examine decisions that can recur across those stages; the matrices support particular questions. Founder alignment and AI capability contribute throughout. New evidence can send the venture back to an earlier decision. These illustrations simplify the methods rather than depict software screens. Enterprise value is an objective to work towards, with customer demand, execution and value still to be earned.

If you want to discover your place in Generation AI, grab a coffee and dive in. We have an industry to look at again.

1 The Book That Took Almost a Decade to Write

On 13 December 2017, I was sitting in my office reading about Purplebricks. Just days earlier, I had completed the acquisition of a construction, refurbishment and maintenance company. Here was an article about a business that seemed to be playing a different game.

The Negotiator reported that Purplebricks' UK revenue had more than doubled and its team of local property experts had grown to 650. [19] I had just acquired a traditional business. Purplebricks was showing what another kind of property-sector company might look like.

The business I owned and operated had eight-figure annual turnover. It was a substantial operation, with the practical demands that come with delivering construction, refurbishment and maintenance work. To consider its value, I would examine the sustainable profits, the assets and liabilities, the work required to keep it trading, and the multiple a buyer might pay. The calculations required judgement, but I understood the questions.

Purplebricks unsettled that confidence. Earlier that year, its stock-market value had exceeded £1.3 billion. [1] The December results showed a loss-making group alongside a profitable UK operation: a group operating loss of £8.2 million and a UK operating profit of £3.2 million for the six months to 31 October. [20]

How was this possible?

At first, the valuation methods I knew seemed almost obsolete. I could recognise the industry, the customers and the work. I could not reconcile the scale of that valuation with the way I was thinking about my own company.

The more useful question came afterwards. I understood how to build a substantial traditional business. What kind of company should I build next?

One day, I would recognise an opportunity of my own and build a different kind of company around it.

The company we investigate in this book uses your experience to serve an overlooked customer need differently, with the potential to grow beyond your working hours.

Your experience lets you recognise the problem and understand why the present solution falls short. Something can now change: the preparation, the access, the charging, the way the work is shared. AI may make that change affordable; sometimes a better commercial design is enough. The opportunity becomes more substantial when customers can be reached repeatedly and a team or system can deliver the result.

Automating a task might improve the business you have. Selling your personal expertise might create a useful income. To investigate a new company, ask what other customers

could buy and how the business could keep providing it when you are no longer doing every job.

The experience behind the question

My accountancy and tax qualifications were the beginning of a career spent working with companies from more than one position: adviser, buyer, operator and seller. I established my own practice in 1999 and went on to buy, build and sell businesses across industries and three continents. Each position asks a different question of the same company.

As a buyer, you have to look beyond an attractive description. What produces the income? Which relationships matter? What would need your attention after completion? The answer affects what you are prepared to pay and the resources you will need afterwards.

As an operator, the questions become immediate. Can the team deliver what has been promised? Will the customer pay before the company needs to pay somebody else? Can you take on more work without stretching the operation beyond its capacity?

As a seller, you have to consider what another owner can actually acquire. A business that depends on your presence in every important decision presents a different proposition from one with capabilities, relationships and responsibilities that can transfer.

Those perspectives shaped the way I read the Purplebricks story. I wanted to understand how its customer proposition, organisation and growth expectations fitted together. I also wanted to understand what I could apply in a company of my own.

They shape this book too. When we examine delivery, funding, repeat purchases or value beyond the founder, we are dealing with questions that matter throughout a company's life. Your Blueprint is a way to bring them into the same conversation while you still have room to change the design.

What the price was asking me to see

A seller considering an estate agent has a consequential job to get done. They need a buyer, an acceptable price and a sale that reaches completion. They may also resent paying a commission linked to the value of their house when they cannot see why a more expensive house necessarily requires proportionately more work.

Purplebricks challenged that charging convention. Its hybrid model combined a fixed-fee proposition, local property experts and an online platform. The company could build a national brand without opening a conventional high-street branch in every place it wanted to serve. Its 2017 reporting described the platform and local expertise as parts of the same offer. [2]

The arrangement depended on winning instructions centrally. In June 2017, the company announced that its UK marketing budget for the first half of the next financial year would rise by about £3.5 million over the previous year. Further spending in the second half

would depend on the returns. [2] Removing branches had not removed the cost of reaching a seller. The national brand needed a funded route to the next instruction.

The consequential change was in the organisation of the business. Sellers still needed photographs, enquiries handled, negotiations and help through the transaction. Technology could coordinate parts of that work; people still had to perform the rest. A website alone would have left much of the customer's job unfinished.

Think about the alternatives in commercial terms. A conventional agency can grow by opening or acquiring branches, recruiting staff and winning instructions locally. A hybrid company can try to share a brand, systems and marketing across a much wider operation, with local people serving customers within it. The latter design offers a different possibility for growth and cost. It also creates different demands on coordination and quality.

That possibility was what I needed to understand. Investors could look beyond the latest group loss and imagine a much larger customer base producing future profits. If enough sellers accepted the offer, if national advertising attracted instructions economically, and if the service could grow without an equivalent rise in central costs, the company might earn more than its present accounts suggested.

Every one of those words ‘if’ contained work still to be done.

The existing profit of a business is useful because it tells you something about what has already happened. Expected future profit tells you about what might happen. Both can matter to valuation. A current loss may reflect expenditure on expansion before the resulting income arrives. It may also reflect a model that does not work. You have to discover which.

My familiar valuation methods had not stopped working. I was confronting different assumptions about growth, risk and future cash flows. The stock market could assign substantial value to those expectations, then change its mind as the facts changed.

Purplebricks later withdrew from overseas markets and, in 2023, transferred its trading business and assets to Strike for £1, with substantially all liabilities assumed subject to specified exclusions. [3-5] We will return to that history when we examine economics. It matters because a striking early insight and a durable valuable company are separate achievements.

For now, hold on to the question that made the original idea exciting. What could change in an industry when someone reorganised how it served the customer?

A number worth thinking about

The £13 million and £65 million comparisons in the introduction put a larger possibility on the table. What interested me was the company behind the number: what could it serve, own and repeat that a buyer might value?

Purplebricks' benchmark was an equity market valuation, distinct from revenue, profit or money paid to a founder. Your proceeds from a sale would depend on ownership, transaction terms and financial adjustments, costs and tax. Chapter 11 returns to the business that could support the value.

It does, however, invite a larger ambition than finding another way to sell your time.

What might your experience help you build that other people could sell, deliver and eventually manage? A company can begin with a small transaction while being designed for a much larger life.

Since 2017

My earlier thinking had included a roll-up: acquire several complementary traditional companies and bring them together in a group. That idea drew on my experience of buying, operating and selling businesses. I understood the appeal of combining capabilities and the need to examine the work of bringing companies together. Purplebricks made me reconsider what kind of group I wanted to build.

I began studying the difference between property companies and PropTech platforms. They might know the same market, yet own different assets, reach customers differently and have very different requirements for people and capital as sales grew.

That distinction widened my search. I spent years studying Purplebricks and other business stories, asking what had actually changed. Was it the charging method? The route to customers? The relationship between a customer and an adviser? The work the company had chosen to own?

As AI developed, I studied how its capabilities might change those commercial choices. My background gave me several familiar markets to examine, including property and accountancy. I could ask where preparation cost, access to expertise or the way a service was delivered had kept a useful offer out of reach. The agent episode in Chapter 3 shows what happened when I examined someone's experience as the starting point for a company, rather than as a biography.

The title of this chapter refers to the investigation, operating experience and developing thinking behind the book. I have not spent ten years drafting these pages. The question stayed with me from 2017; a career in business gave me ways to examine it. AiGM, established in late 2025, is where I now apply that work with founders, clients and JV partners.

My aim is to put that accumulated experience to work for you. You bring the knowledge of your market; the book helps you connect it to the decisions needed to investigate a new company. You can begin your own preliminary Blueprint, then decide what further evidence, skills or support the opportunity deserves.

Two owners with another company in mind

Tom Mercer develops small residential sites through a business he owns and operates. His customers buy completed homes; his working week includes planning conditions, contractors, materials and money committed long before completion. He enjoys negotiating. He considers a meeting successful if it ends early and something gets built.

He knows local developers and suppliers, and understands what a late or unsuitable delivery does to a site. His advantage is more than a telephone list. He knows which requirements can be combined and which apparently similar ones cannot. His development business gives him income and practical access; it also ties up cash and still needs him.

Helen Ward owns a six-person operations consultancy serving established technical-services firms. She helps clients stop losing promises between selling a job and delivering it. Her customers buy professional judgement and implementation. She has a habit of noticing the question everybody politely stepped around.

Her team has a workable handover method. Too much of its success still depends on Helen recognising an exception. She wants a NewCo that enables other advisers and their clients to apply the capability, rather than another consultancy with her name on every important decision.

Both explore a Blueprint with Paul and the AiGM matrices. They bring different advantages and constraints; neither has bought an automatic route to a company. Tom can initially reserve four hours a week. Helen can reserve five, provided her consultancy's delivery commitments are covered. Their ambitions are larger than those hours, so deciding what others could undertake is part of the design from the start.

The company you could begin

We will use five questions:

What do you notice? Who needs it? What can change? Will they pay? Can it work beyond you?

They will guide the Blueprint you build. The questions stay short; your answers become more specific. Keep a date and a source beside the important ones, so a later discovery can change an earlier decision.

Tom's first question concerns a purchase other developers might make together. Helen's concerns a capability another adviser might deliver. Both could improve the business they already have. The investigation will show whether a separate customer and commercial arrangement deserve a separate company.

Build your Blueprint 1: Purpose and founder advantage

Choose what you want the venture to make possible alongside your present work. Obtain an honest account of your available time, skills, relationships and resources; distinguish access you can use from people you merely know.

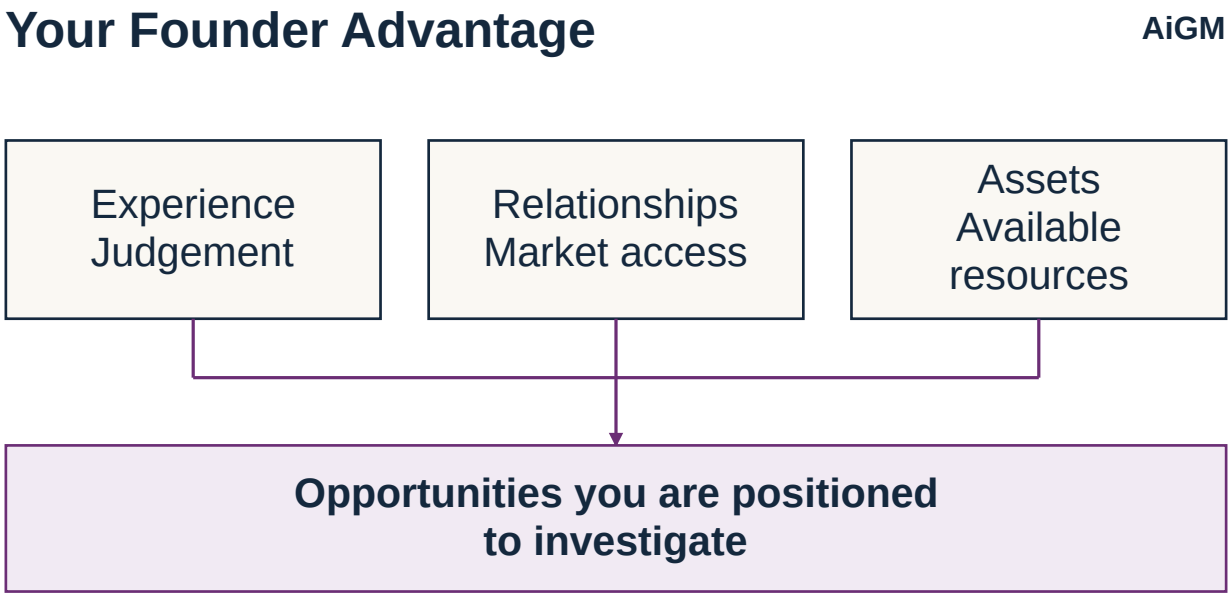
Worked example: Tom brings purchasing judgement and supplier access, with four hours a week available. Helen brings a handover method, client knowledge and a team, but must test whether another adviser can apply it. Their existing companies remain protected.

Record Section 1 of Appendix H: your purpose, usable advantage, time limit and contribution. State what would change the decision: for example, discovering that the investigation would impair the business that funds it.

Your contribution and project ownership feed the master commissioning brief in Appendix M.

Inside AiGM: How We Apply This

Figure 2 Your Founder Advantage



At AiGM, I begin with the founder's usable advantages: decisions they understand, people they can reach, assets they may use and resources they can actually commit. We organise those inputs before exploring combinations of customer need and capability. Research can broaden the possibilities; my judgement challenges whether the claimed advantage is relevant and available. The output is a founder brief that helps select an investigation and identifies contributions the venture would still need from others.

In the fictional Blueprint: Tom's fictional Blueprint treats supplier knowledge and access to approved purchasing requirements as advantages. His existing development company is a source of insight, not evidence that outside developers will buy.

2 The Opportunity You Know Too Well

Tom has found the cheaper insulation. He has not found anywhere to put it.

The supplier's better rate applies to a larger combined quantity. Tom's current site needs less. The next site will need material later, if the programme holds. Buying both now would save on the invoice and create a storage problem in real life.

He is about to return to his usual order when another developer mentions a purchase due in the same fortnight. A third has a similar requirement. Tom writes down the product references and dates. Two match. One merely looks as though it does.

For years, he has asked how to get a better price for his own sites. The overlooked detail is that the supplier wants a dependable quantity; it does not necessarily need that quantity to belong to one developer.

His commercial question changes. Could a separate company assemble compatible orders for developers who cannot reach the better terms alone?

That company would serve businesses competing with his existing one. It would earn for making a purchase work, rather than owning land or selling houses. A larger network might eventually organise repeated purchases across several suppliers. Its first decision is much smaller: establish whether one supplier will honour a combined order with separate buyer contracts, and whether outside buyers will commit after the fee.

The capability inside Helen's consultancy

Helen receives a call about a job her team has already helped a client plan. The sales team believes the customer agreed to provide access equipment. The delivery manager has booked it at the client's expense. The quotation says nothing decisive. Everyone has a respectable explanation.

Helen asks who accepted responsibility for checking the assumption before the job was released. There is a pause. It is the sort of pause that rarely appears in a process diagram.

The firm has a checklist. The missing part is an accepted decision: a named person, a date and a route for an unresolved exception. Helen's team knows how to turn a friendly handover into that commitment. Its clients currently buy the team to do so.

She begins by imagining an AI handover app for those clients. Then she notices a different customer. Other advisers already help technical-services firms organise their work, but lack a tested method for this particular handoff. Could they buy the means to deliver it themselves?

Her next decision is to observe another adviser applying the method to a real case. If Helen has to provide every answer, the proposed licence may conceal another form of selling her hours.

Snowboards were only the beginning

In 2004, Tobi Lütke and his co-founders started Snow Devil, an online snowboard store. Shopify's account describes the obstacle: the ecommerce products available did not give them the flexibility to create the selling experience they wanted. They built their own software. [6]

They now had a shop and a capability that made the shop work. The original customer wanted a snowboard. A different customer might want the means to sell something of their own.

Pause there. Suppose you have developed a useful system inside your business. As a reader's commercial exercise, consider three routes: keep it as an internal advantage, build versions for individual clients, or develop a shared product other operators can use. These are alternatives for you to examine, not a reconstruction of the founders' discussions.

The third route changes the customer. It also changes the company.

On 2 June 2006, Lütke announced that Shopify had left beta and launched as an ecommerce platform. He thanked the people who had helped finish it and the users whose feedback had helped during beta. [21] Other merchants could now use the capability to run their own shops.

In June 2009, Shopify opened its API and App Store, with more than 5,000 merchants using its service. Developers could create and sell applications, including tools for printing invoices and selling digital goods. [24] A common foundation could support businesses with different products and needs.

The later public filings describe subscriptions for access, merchant services such as payments, and partners bringing merchants to the platform. [7, 8] The company served people running businesses it did not own. They could pay for its capability without buying anything from its original snowboard catalogue.

The change worth remembering is the customer change: from selling a product to enabling other people to sell theirs. The founders' retail problem had revealed a business beyond retailing.

Your equivalent might be a specialist service, access to supply or a method another team can learn. The useful question is what your experience has enabled you to do that someone else needs done.

Shopify's origin, like Purplebricks' later change to estate agency, predates today's generative AI. These stories show commercial thinking you can apply using newer capabilities. AI may change what is affordable; somebody still has to recognise the customer and design the company.

Does the problem travel?

Tom's first outside conversations do not produce an orderly queue. One developer values merchant credit more than a discount. Another cannot commit while the specification is changing. A third has an approved requirement, a firm delivery window and enough space for the load. Only the third is close to his proposed first customer.

Helen also meets differences. A small firm has a founder who sells and delivers every job, so its handover scarcely exists. A larger business has already built an effective system. A growing technical-services firm has salespeople making promises that its delivery team discovers too late. Its operations director can describe the most recent dispute without consulting a report.

The two founders use the opportunity matrix to compare actual incidents, access and workarounds. Tom favours coordinated purchasing over a land marketplace or a dashboard for his own sites. Helen favours transferable handover capability over general meeting notes or a complete consultancy-management platform. The matrices give their unknowns a place; they do not convert estimates into evidence.

Paul challenges Tom's attractive assumption: three people needing insulation are not necessarily three people who can buy together. Specification, delivery, storage and payment have to align. He challenges Helen's too: a method that her own team understands is not yet a method another firm can deliver. Each investigation now has a more revealing test.

An internal improvement may be the right result. It avoids an external selling and support operation. A founder-dependent service can also earn good income. The separate-company question is whether outside value can pay for a capability other people can apply, maintain and sell.

Choose the question worth your next week

Perhaps you have three ideas already. An interesting problem does not automatically deserve the next month of your life. Compare what you can learn about each before committing to one.

Consider an illustrative manufacturing founder, Nadine. She knows small engineering firms and has three possible ventures: a marketplace for spare machine capacity, a service comparing supplier quotations, and an AI tool that turns production meetings into notes.

The marketplace sounds largest. Machines stand idle while buyers struggle to find capacity. But Nadine cannot yet show that the available machines fit the buyers' specifications or delivery dates. She would have to bring two groups into the same place before either received much value.

The quotation service sounds modest. Nadine has seen buyers lose hours comparing offers with different materials, tolerances and lead times. She can speak to purchasing managers she knows. For one live purchase, she could organise the quotations, flag differences and

leave technical equivalence with the buyer's engineer. Existing extraction tools could reduce preparation time. A manual, paid comparison would test the offer before a platform existed.

The meeting-notes tool would be easiest to demonstrate. The problem is less costly, buyers already have alternatives, and her manufacturing knowledge adds little to the transcription itself. She might improve her own meetings without finding a separate company.

For now, Nadine chooses to investigate quotation comparison. That choice depends on access and a test she can afford, not a claim that it will become the largest business. She still has to discover whether buyers will pay enough to cover preparation and expert review. The marketplace remains a possibility she can revisit if the quotation work reveals repeated demand for suppliers she cannot find.

Use the three-idea comparison in Appendix E. Write a recent incident, known buyer or measured cost wherever you can. Write “unknown” where you cannot. Look for the idea with a serious recurring problem, an advantage you can use and a next test that can change your decision. A difficult unknown about payment or delivery outweighs several attractive guesses about market size.

Where could your next opportunity be?

The labels below describe familiar work being served differently through technology. They help you look across industries; none confers a premium valuation. Start with a customer problem and the arrangement that might pay for its solution.

Area in plain language	A customer problem	Possible company and purchase
PropTech: technology serving property	A landlord needs repair requests to reach the right contractor and return with completion evidence.	A coordination service or licensed workflow paid by the landlord; it need not own property.
BuildTech: technology serving construction	Smaller developers cannot separately obtain worthwhile supplier terms for compatible materials.	A disclosed fee for an assembled purchase, as Tom investigates; buyers retain specifications and supplier contracts.
LegalTech: technology supporting legal work	A solicitor repeatedly chases missing facts before qualified review can begin.	An intake workflow licensed to the firm; legal judgement remains with authorised professionals.
EduTech: technology supporting learning	A trade business needs new recruits to practise recognised tasks between supervised sessions.	A training provider licenses a practice and progress tool; competent instructors assess practical work.

Area in plain language	A customer problem	Possible company and purchase
HealthTech: technology supporting health services	A clinic loses appointments because administrative follow-up breaks down.	A scheduling and follow-up service paid by the clinic; clinical decisions remain with qualified staff.
FinTech: technology supporting money and financial work	A finance team repeatedly reconciles scattered transaction records.	A reconciliation tool or service sold to the business; advice, credit and movement of funds introduce different responsibilities.
BizOpsTech: technology supporting business operations	Sales promises become delivery disputes because nobody accepts the unresolved decisions.	A workflow and method licensed to advisers, as Helen explores, or sold directly to operations teams.

The first promise determines the responsibilities. Collecting information for a solicitor differs from giving legal advice. Administrative follow-up for a clinic differs from triage or diagnosis. Organising financial records differs from recommending investments or arranging capital. A venture extending into professional decisions needs suitable specialist input, permissions and review before making that promise.

The customer may differ from the obvious end user. A training provider might pay for a learning tool; an advisory practice might pay for workflow capability used in its clients. Helen's opportunity sits in BizOpsTech, even though her original company sells consulting. Tom's sits in BuildTech, even though his customers began in property.

Take one discovery to another owner. Describe the incident and the detail that changed your interpretation, then ask where their last similar case differed. Tom needs the answer about incompatible deliveries. Helen needs the answer about unowned decisions. That conversation can change the company, rather than merely spread enthusiasm for it.

Build your Blueprint 2: Opportunity selection

Choose one recurring problem to investigate. Obtain at least one recent incident outside your own operation and compare the idea with two alternatives using Appendix E.

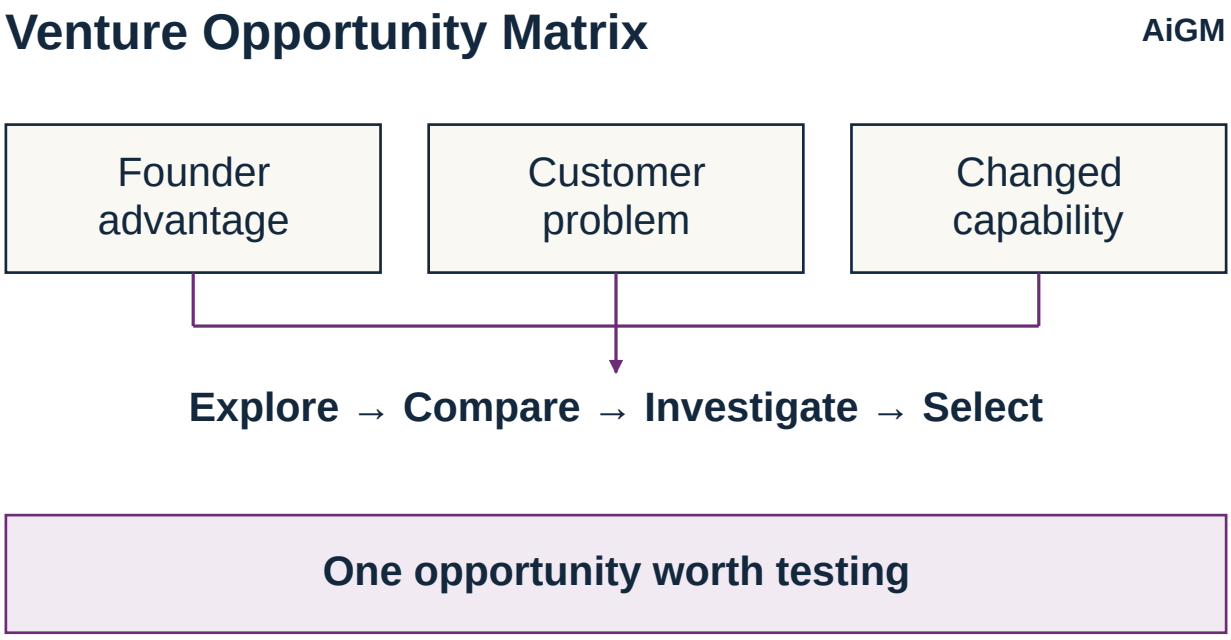
Worked example: Tom investigates compatible purchasing commitments, not all construction demand. Helen investigates accepted handovers, not better-looking reports. A buyer whose existing method works well belongs outside the first market.

Add Section 2: the incident, affected customer group, present workaround, reason for choosing this investigation and the strongest competing idea. Ask another owner about their last similar incident. Change the selection if the problem does not travel or matters too little to buy.

Carry the chosen opportunity into the website and Blueprint briefs in Appendix L.

Inside AiGM: How We Apply This

Figure 3 Venture Opportunity Matrix



The opportunity matrix brings the founder's advantages alongside customer problems, existing workarounds and changed capabilities. We compare possible companies rather than decorate the first idea with a market estimate. Software-assisted research and connected records can expose alternatives and preserve the reason for a selection. I look for the important unknown that a practical next test could resolve. The output is a chosen investigation, with rejected alternatives and the evidence that could bring them back into consideration.

In the fictional Blueprint: Helen's fictional Blueprint selects accepted handovers ahead of general meeting notes. Her experience matters to unresolved decisions; it adds much less to transcription. The selection changes which cases she needs to examine.

3 What Has Become Possible

I asked an AI agent to examine an experienced property entrepreneur’s public background: their website, social-media presence, professional experience and existing activities. What new company might those advantages enable them to build? The following account also draws on the subsequent Blueprint and execution presentation, with identifying and private information omitted. [14]

The analysis brought together property knowledge, familiarity with investor finance, relationships with people seeking and providing capital, access to potential projects, and an ability to communicate and connect people. A marketplace connecting projects with private capital was an appealing first possibility.

Look at where the work sat. Project details were in one email; funding requirements in another message; investor preferences in spreadsheets, telephone conversations and memory. A potentially suitable project could miss an appropriate investor because its information was incomplete, its requirements unclear or its timing wrong. [14] More contacts alone would leave that difficulty in place.

I developed the analysis into a strategy presentation with three connected possibilities: project preparation, more relevant capital matching, and a working system for managing opportunities and relationships. Deeper investigation in the Blueprint changed their order. [14]

The detail that changed the commercial question was the preparation before an introduction. Someone had to make a project understandable enough for another person to examine. The network was one possible asset; the ability to help other entrepreneurs get to that point was a possible purchase.

Instead of beginning with a platform connecting everyone, we could investigate one entrepreneur's need for one project to be prepared for review.

I discussed the presentation with the individual. We progressed into venture-development work: examining the customer, initial offer, business model, technology, funding and operating requirements. The emerging approach was to investigate project preparation first. A wider matching network and relationship platform could wait until there was a reason to build them.

The commercial reasoning favoured a result one customer could assess. A first test would need project information a prospective buyer wanted prepared, an agreed handoff to professional review and a record of the work required. A matching network would need suitable participants on both sides, while relationship management would add another continuing workflow. Beginning with all three would commit resources before we knew what the upstream customer would buy.

The agent helped bring the operator's advantages into view. I developed its analysis into the presentation and the connected venture architecture. The supplied Blueprint records the change: preparation first, matching and the wider relationship system later. That is a completed planning contribution; the proposed commercial work remains a test. [14]

What changing the beginning changed

The first buyer hypothesis became an entrepreneur with a live property project approaching a professional capital review. The proposed purchase was a bounded preparation result: a record connecting material claims to evidence, a report of gaps and contradictions, and a case pack a professional could examine. A score or an attractive pack would have little use unless the buyer and reviewer found that work helpful.

That decision changed the product and the economics together. We could investigate delivery with existing tools, source-linked extraction, controlled calculations and human review before commissioning a broad platform. The cost to measure was the complete case: obtaining inputs, checking claims, resolving inconsistencies, review and correction. Proposed prices in the materials were experiments, with some revised as the Blueprint developed; none established willingness to pay.

It also changed responsibility. Preparing evidence did not authorise the company to value property, underwrite a loan, recommend an investment or arrange a transaction. The exact proposed workflow needed specialist review before paid activity. The first funding sequence therefore had to cover that review and bounded commercial tests, rather than assume an immediate marketplace launch.

The final recommendation was to proceed with modification. The plan would test payment for the preparation result, its usefulness to customers and reviewers, delivery effort, repeat use and the team's ability to perform the work. A stronger intermediary buyer, consistently bespoke cases or customers paying only for investor access could change the model. The wider functions had to earn a reason to be built.

The execution deck contains demonstration outputs. Its example readiness score is a presentation illustration, not proof of an assessed project's investability. The source materials show how the architecture developed; they do not establish paid customers, funding or a realised value. With that distinction clear, the useful achievement is visible: a first idea has become a sequence of decisions someone can execute and examine.

What I could have built in 1999

I established an accountancy practice in 1999, after qualifying. Years later, while focusing on PropTech, I began asking what I might have achieved if AI and agentic AI had been available then.

The question led me towards an application for small and medium-sized accountancy practices, intended to help them compete with much larger firms. I was looking again at an industry I knew from a different stage of my career.

The significance for me was broader than a single application. Industry knowledge did not have to be recent to be useful. A problem encountered years earlier could deserve fresh attention when the means of serving it changed.

Suppose a smaller professional firm understands its clients well but cannot afford to investigate every possible need individually. Tools that help assemble relevant information might make a useful initial service affordable. The firm would still need a trustworthy process, people able to judge the work and a customer who valued the result. The opportunity could come from a better service to an overlooked customer, rather than from replacing the profession.

This is how I suggest you look at AI: ask which offer might now be practical, then examine the whole job required to deliver it.

A match that is not a match

Tom tests the proposed batch on old purchase records before involving a customer. AI brings product descriptions, quoted prices and delivery dates into a comparison. The quantities add up. A candidate combination looks ready.

He opens the original specifications. One product has a different required performance; another delivery depends on an unfinished storage area. Neither fact survives the shortened description in the comparison.

He changes the architecture. Extraction can help assemble facts, but each requirement keeps its source and revision. Calculation can total quantities and fees. A buyer's authorised technical person confirms the specification; the supplier confirms qualifying terms and delivery. The NewCo coordinates commitments without approving substitutions or placing unauthorised orders.

Paul follows the consequences across the Blueprint. If compatibility cannot be confirmed until the last moment, Tom has a cancellation problem, a delivery-cost problem and possibly no chargeable event. Building a matching screen will solve none of those on its own. The next investigation must count failed candidates as well as completed batches.

An answer is not an accepted responsibility

Helen's first prototype extracts a sales promise from a quotation and proposes a delivery task. It is impressive until she asks who will accept that task. The software has assigned it to the person whose name appears most often.

That person is the salesperson. They cannot authorise the delivery team.

The revised workflow separates extraction from agreement. It shows the promise, source and uncertainty; a designated client manager assigns the responsible person; that person accepts or raises an exception. The software can track and prompt the handoff. It cannot invent authority because a field requires a name.

Helen uses past ordinary and disputed jobs, including cases withheld from the first design, to test what the process notices. She counts time to an accepted handover, not time to an attractive summary. The test includes what another adviser needs to know and when they must seek qualified or client-specific judgement.

A sequence of tasks is still a business process

Agentic systems can work through tasks using tools and information within the access they are given. [23] Their usefulness depends on the task, the design and the reliability achieved. A business has to decide what they may do and what should happen when they cannot reach a dependable answer.

For Tom, an agent could help compare candidate requirements and chase a permitted confirmation. It cannot commit a buyer to changed materials. For Helen, it could monitor an agreed workflow and identify an unanswered question. It cannot renegotiate a client's contract. Access, authority and a stopping point belong in the design.

Some work may become cheaper. Other work may become accessible to customers who previously could not afford it. A recurring check might replace an occasional expensive investigation. A specialist might supervise more cases because the necessary preparation is done reliably.

Each of those possibilities creates a different offer. Measure the completed work before claiming the new economics. Include integration, support, review and failures alongside the charge for the AI.

An experienced operator has an advantage here. You can recognise when the output is missing the thing that mattered. Use that judgement to design the test, then make it teachable so the company will not always need you to apply it.

The narrower beginning inside a larger design

Project preparation remains a starting hypothesis. If prospective buyers already have adequate preparation, do not value the proposed handoff, or require more specialist work than the price can support, that would challenge it. Evidence of a different urgent purchase could move another function forward. The wider design helps us see those alternatives; it does not entitle each function to a development budget.

The next decision is whether a suitable customer will buy the bounded preparation result and whether the complete work can be delivered at a viable cost. The answer should shape what follows.

Tom can now picture a coordinated transaction. Helen can picture an accepted handoff delivered by an adviser. Their technology requirements have become smaller and more demanding: they must support the work that makes the purchase worthwhile.

Build your Blueprint 3: Changed capability and first architecture

Decide which step could now be served differently. Obtain representative ordinary and awkward inputs. Compare the complete work with the existing method, including review and correction.

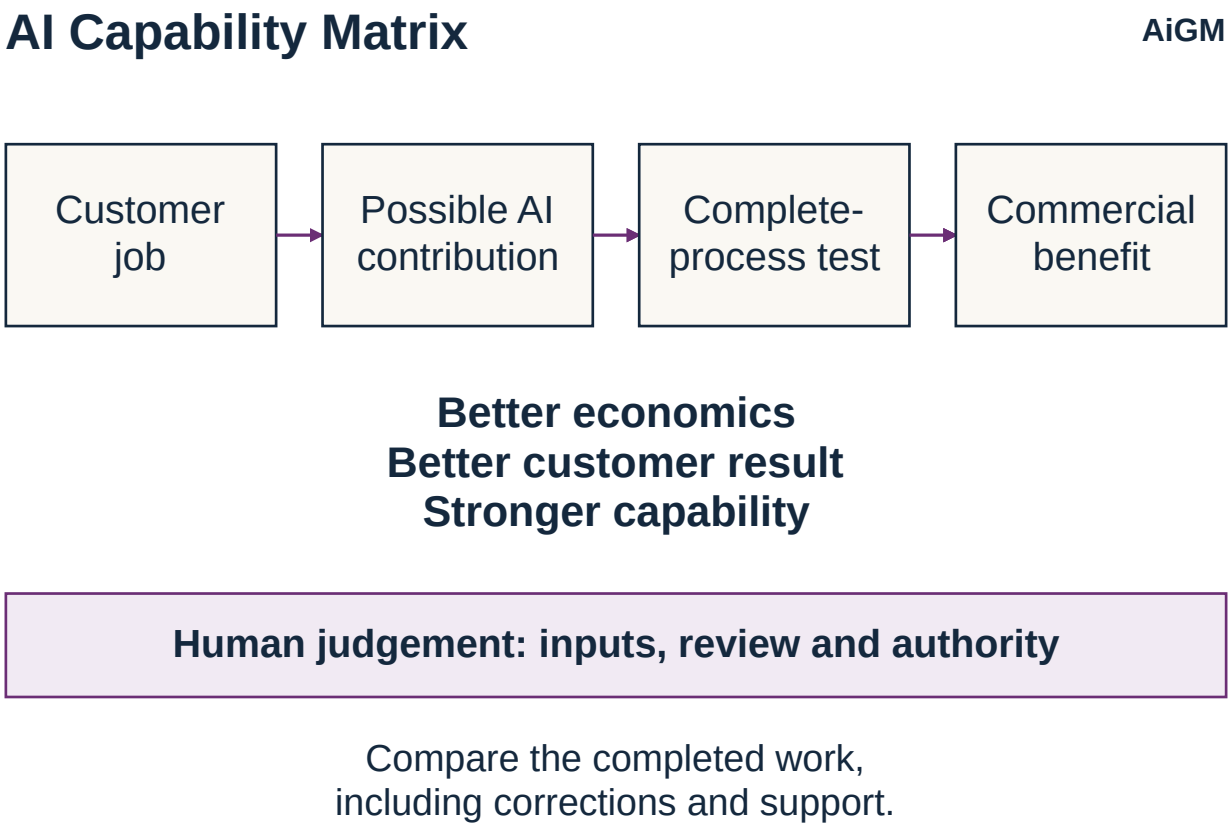
Worked example: Tom retains source specifications and buyer approval. Helen separates a suggested task from accepted authority. Their first architecture assigns responsibility before it authorises automation.

Add Section 3: the customer job, changed step, tool and human responsibilities, first output and deferred functions. The assumption to test is whether the complete result becomes useful at a cost the customer could support.

Use this architecture to specify the portal and app in Appendix L, including authority and review.

Inside AiGM: How We Apply This

Figure 4 AI Capability Matrix



We begin with the customer's complete job, then examine where AI could change preparation, analysis or coordination. Representative inputs and difficult cases help distinguish an impressive output from a useful process. The architecture assigns calculations, review and authority to suitable tools and people. I connect any proposed benefit to the offer and its full delivery cost. The useful output is a bounded capability to test, with functions deferred where their responsibility or economics remain unresolved.

In the fictional Blueprint: Tom's fictional Blueprint uses extraction to compare requirements while retaining their sources. Buyers confirm technical suitability. Automatic substitutions and purchasing authority stay outside the first product, changing both its scope and the test.

4 Find the Person Who Pays

“We have enough software.”

Helen has proposed a £600 monthly app to the operations director of a technical-services firm. The director likes the demonstration. He then turns his screen to show her the systems the team already avoids.

She had expected a question about extraction accuracy. He asks why another login would make anybody accept responsibility. He has refused a subscription, not necessarily the handover problem.

In their Blueprint discussion, Paul asks Helen to trace the refusal. If the value depends on adoption, the architecture needs to fit the team's working day. If the first sale involves substantial implementation, £600 of monthly revenue cannot be treated as a low-support software account.

She chooses to investigate a six-week implementation using the customer's existing communication tools. It will cost more than access to an app and promise something different: a handover process used on actual jobs, with accepted responsibilities and a visible exception route. She also keeps the adviser-licensing idea open. Another professional may already have the trust and time to install that process.

The price of the existing method

Taavet Hinrikus had euros and needed pounds. Kristo Käärmann had pounds and needed euros. Both lived in London; Taavet was paid in euros, while Kristo's mortgage was in Estonia. Their banks charged fees and used unfavourable exchange rates. [10]

Their opposite needs offered another route. They checked the mid-market rate. Taavet paid euros into Kristo's Estonian account; Kristo supplied pounds to Taavet's UK account. Local transfers gave each the currency he needed.

The customer job remained the same. The arrangement changed.

As a reader, consider what would have to change again to serve strangers. Two friends can coordinate their particular needs. A company must offer a dependable purchase to someone who has no convenient counterpart, explain the cost and deliver the expected amount. The workaround reveals an opportunity; it does not yet supply the whole service.

The company launched as TransferWise in 2011. [10] Its offer made a comparison possible at the buying decision: the fee, the exchange rate and the amount arriving. Customers could understand the benefit without understanding all the infrastructure behind it. Later reporting describes investment in infrastructure and risk controls, alongside acquisition through recommendations. [11] The founders' local exchange explains the insight, rather than every subsequent transfer route.

A later decision tested the pricing promise. In its 2018 account, the company explained that its costs combined a fixed transaction cost with a cost related to the amount sent. It had changed from a percentage fee with a minimum to a transaction charge plus a percentage. Smaller and larger payments could become cheaper, while some people transferring £400-£800 faced higher fees. [25]

The changed price exposed who gained and who did not. A general claim about cheaper transfers could not answer that question for every purchase. Understanding the customer's comparison required understanding the particular transaction.

Helen's customer also compares an entire purchase. Her service must improve the handoff after the demonstration, including what the people involved are asked to do.

Three roles and three reasons to say no

The operations director authorises Helen's first implementation. Sales and delivery managers use it. The firm benefits when promises and unresolved decisions become visible before work begins. A director can buy once while the users quietly abandon it. Helen therefore asks to watch one disputed job pass between the teams before finalising the offer.

Tom has a different separation. The developer pays his NewCo's fee; a project or purchasing manager supplies requirements; a qualified person approves technical suitability. The supplier benefits from a dependable combined order but is not initially the payer. Tom's site manager may like a cheaper invoice and still reject material arriving before there is space.

A supplier offers to pay Tom for directing orders exclusively to it. That would make the supplier his customer and change the advice buyers thought they were receiving. He records it as another model, not an extra source of margin in the current one. He begins with disclosed buyer fees and keeps competing supply available for investigation.

What makes the purchase timely?

Helen asks about the last disputed handover, who repaired it and what the firm changed. A growing team without an experienced operations manager is more relevant than a firm merely dissatisfied with its software. Her first buyer has a real six-week window in which new jobs will pass through the process.

Tom asks for approved requirements and buying dates. A future site on an uncertain programme is potential demand, not a committed order. He initially chooses a single material category and one delivery window, rather than every purchase on a development.

These questions reduce both markets. They also give each founder a person to approach, a reason to speak now and a purchase to describe. That is more useful than treating an industry name as a customer group.

A refusal worth keeping

Helen returns with the six-week offer at £3,000. It includes selecting live handovers, setting responsibilities with the client, showing staff how to use the process and reviewing what actually happens. It does not promise to remove every dispute or attribute every better job to the service.

The director requests the written scope. Helen keeps his subscription refusal beside the revised offer. If she later licenses the method, partners must understand that customers buy an implemented capability, not a summary and a password.

Tom has also reached a priced decision. Three outside developers have suitable approved requirements. Whether they will commit to common terms and pay his fee is the next question. His own development business will not count as independent demand.

Build your Blueprint 4: Buyer and validation

Choose the first buyer, user and buying trigger. Obtain accounts of actual recent problems and responses to a specific proposed next step. Use Appendix B rather than asking whether your idea sounds good.

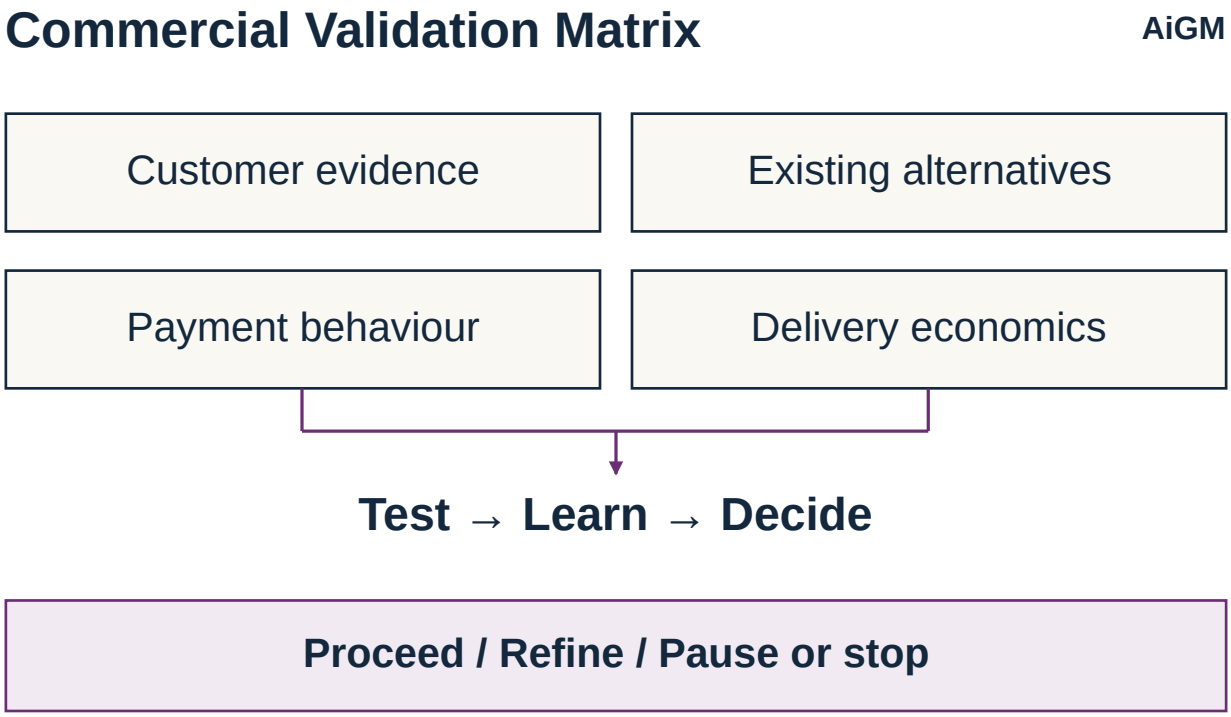
Worked example: Helen's £600 monthly app is refused; she investigates a £3,000 six-week implementation in existing tools. Tom separates paying developers, operational users and technical approvers. Both record commitments separately from approval of a demonstration.

Add Section 4: buying roles, current alternative, three observations, objections and the next evidence test. Record praise separately from commitments. Reconsider the offer if the payer’s benefit depends on the user doing work they will not undertake.

Carry the payer and buying trigger into the website, marketing and business development briefs in Appendix L.

Inside AiGM: How We Apply This

Figure 5 Commercial Validation Matrix



AiGM's validation work puts accounts of recent customer events beside existing alternatives, responses to priced offers and the cost of completing the work. Each observation needs a source and a status, so interest is not silently recorded as a purchase. I challenge the strongest assumption and connect the findings to the next commitment. The output may support proceeding, refining the offer or pausing. A completed matrix organises the evidence; it does not create demand.

In the fictional Blueprint: Helen's fictional buyer refuses another subscription. Her Blueprint records the adoption objection and investigates an implemented handover process in existing tools. The refusal changes the promise rather than merely the sales wording.

5 Choose How the Company Works

Tom would like his NewCo to earn without acquiring another site. Helen would like hers to grow without adding every customer to her diary. Neither objective settles the business model.

Tom could buy and resell materials. He could coordinate purchases for a fee. He could sell software to procurement teams or eventually assemble a marketplace. Helen could retain a specialist implementation service, sell software access, or license a method and supporting tools to advisers.

In the matrices, Paul asks them to double the sales. Tom's coordination model needs more compatible commitments; resale also needs stock, supplier payment and customer credit. Helen's licence needs more trained partners and dependable support; bespoke implementation still needs more delivery hours. The exercise makes the growth mechanism visible.

What grows when sales grow?

My roll-up idea would have assembled complementary traditional businesses into a group. There can be sound commercial reasons to do that: shared management, access to customers and better use of resources. But combining companies also means taking on their operating requirements. Growth in the group does not automatically change the work each company performs.

My study of technology-enabled companies made me reconsider that direction. I felt they were changing the M&A playing field. To understand the opportunity, though, I had to look beyond the label and examine what happened when their sales grew.

Could more customers use the same foundation? Could a channel reach them without repeating a founder's personal selling effort? Did delivery require additional staff in proportion to every sale? How much capital was needed before the new income arrived?

Those questions can be applied to any model, including a specialist service. A good service business can train people, standardise work and build relationships it can pass on. A software business can still become expensive to grow if every customer requires a bespoke implementation.

Five models and five sets of obligations

A specialist service sells a result the company takes responsibility for producing. Helen's first implementation belongs here. Tools may reduce preparation, while the work of teaching and obtaining decisions remains.

A software subscription sells continuing access. It requires sustained use, support and maintenance. The customer's subscription refusal reminds Helen that moving work into an app can move more work onto an already busy customer.

Licensing lets another operator use a method or software under agreed terms. Helen sees a possible route through advisers serving clients she could never personally reach. They need training, usable tools and enough of their own margin to deliver well.

A transaction model charges for an agreed event. Tom's first fee is earned when a compatible purchase is confirmed under the agreed terms. Failed assembly, withdrawals and correction work still cost him time. The company needs to know which costs can be recovered and which it must absorb.

A marketplace needs useful buyers and suppliers together. Tom's longer ambition could involve repeated matching across suppliers and regions. The first coordinated batch tests whether there is an exchange worth organising. A registration page would test something much less consequential.

These models can coexist, but combining them combines obligations. There is no compulsory progression from service to software to marketplace.

Changing who pays changes what you build

If a supplier pays Tom, the service may be designed to increase that supplier's orders. If developers pay, it should serve their purchasing decisions. Independence, access to requirements and treatment of competing suppliers would need to be understood before changing the payer.

A B2B procurement company faces a related choice. It can coordinate a purchase for a disclosed fee, or buy goods and resell them at a margin. Resale gives it a different responsibility for stock, supplier payment and customer credit. A profitable coordination service can become a cash-hungry trading company through one seemingly simple change.

One purchase with three contracts

Tom's initial arrangement has three outside developers contract and pay directly with the supplier for their own materials. Each pays the NewCo £600 for a qualifying confirmed batch. The supplier's written terms must recognise the combined quantity, the separate orders and what happens if one withdraws. Tom needs suitable contractual advice before selling the arrangement.

The NewCo coordinates the purchase and tracks confirmations; it owns no stock and grants no buyer credit. Buyers retain technical approval. The supplier remains responsible for its supply obligations. Those divisions do not remove Tom's responsibility for the coordination he sells.

One candidate wants a different delivery week. Tom could pretend the commitments still align and work out the problem later. He removes it from the candidate batch and seeks another compatible buyer. The delay is frustrating. It is cheaper than promising a transaction that cannot happen.

Charging also alters expectations. Purplebricks' fixed-fee proposition changed the seller's comparison with conventional commission. Its reporting measured revenue per instruction. [2] A charge associated with the instruction is a different commercial promise from a fee tied to completing a sale. The seller still wants the transaction to succeed. The company has to explain and deliver what the fee buys.

A method other firms could deliver

Helen's direct pilot will teach her the work before she licenses it. Her possible NewCo would own or hold agreed rights in the reusable method and supporting tools, train advisers and help them handle known exceptions. The adviser would contract with its own client and remain responsible for the implementation it sells.

That changes the customer from an operations director to an advisory practice. It also changes the product: teaching materials, permissions, adviser workflow and support become necessary. The intended reach is larger than Helen's consultancy, but the first licence must establish whether expertise can travel.

Tom chooses coordination before resale. Helen chooses a direct implementation before the partner licence. Each has deferred a model, rather than declared it impossible. A later result could justify a different choice.

For your opportunity, compare two models that you could plausibly test. Name the payer, charging event, work owed, route to buyers and demand on cash. Then double the sales in your mind. What doubles with them? What stays shared? What breaks?

Build your Blueprint 5: Business model and growth mechanism

Choose a first charging arrangement and a plausible alternative. Obtain enough information to show who does the work and who holds stock, credit, service or transaction responsibility.

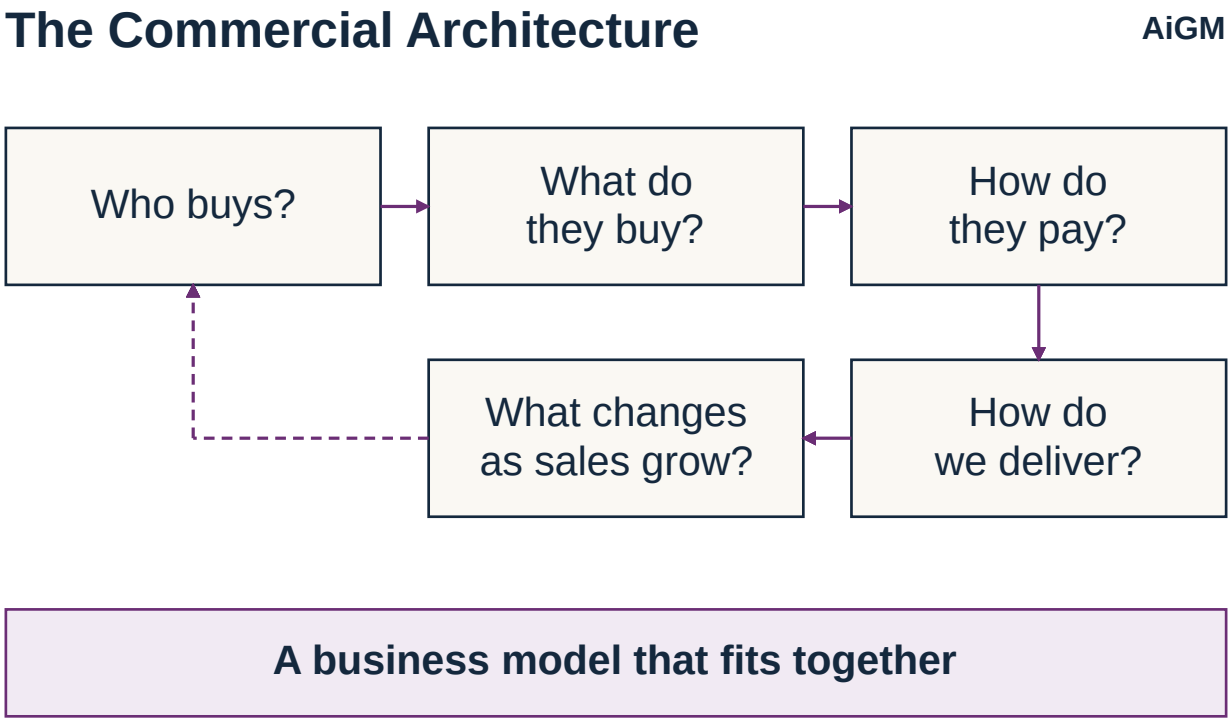
Worked example: Tom's buyers pay suppliers directly and pay a disclosed coordination fee. Helen first sells implementation, then investigates a licence sold to advisers. Resale changes Tom's cash requirement; licensing changes Helen's user and support obligations.

Add Section 5: payer, charging unit, work owed, payment timing and what increases when sales double. Change the model if support, acquisition or cash demands consume the advantage.

Carry the model into the Blueprint, contracts, product requirements and funding cash model in Appendix L.

Inside AiGM: How We Apply This

Figure 6 The Commercial Architecture



Architecture connects the buyer, purchase, charging arrangement, delivery and growth mechanism. We examine what each choice makes the company responsible for and what changes when sales increase. Connected records help carry an altered assumption into the relevant economics, people and funding work. My contribution is to challenge combinations that look attractive separately but conflict in operation. The output is a coherent first business model and a reason for its sequence, with alternative models kept visible.

In the fictional Blueprint: Tom's fictional Blueprint chooses buyer-funded coordination with direct supplier contracts. Resale remains a different model because it would add supply obligations, working capital and credit exposure. It cannot enter the plan as extra revenue alone.

6 Make the First Promise

Tom's first batch is worth £60,000 to the supplier. His NewCo earns £1,800.

Three outside developers each buy £20,000 of materials on the confirmed combined terms and each pay the NewCo £600. Comparable separate quotations for the same quantities and agreed delivery totalled £67,200. The £7,200 difference leaves the buyers £5,400 better off after coordination fees, before any other difference in their costs. Each buyer checks its own comparison; Tom does not advertise that saving as a universal rate.

The signed confirmations feel more consequential than the prototype. People have committed to quantities, specifications, payment and a delivery window. Tom has earned for helping other operators buy, without building their houses.

All figures in the two fictional journeys exclude VAT and tax. Goods bought directly from suppliers are not the coordination NewCo's revenue. The figures illustrate decisions, not AiGM client performance.

The first delivery window

One developer asks to move delivery after confirmation. The supplier cannot retain the combined terms on the proposed split. A tempting response would be to say yes and quietly find storage.

Tom follows the agreed change process. He explains the consequence, asks the buyer to retain the confirmed window or accept a separately quoted change, and obtains the supplier's written position. The buyer keeps the original arrangement. Tom has not performed a miracle; he has made the consequence visible before accepting it.

The episode belongs in his time record. A company that assumes every commitment remains unchanged will underprice coordination. It also shows why the contract and operating method are part of the product.

Helen's first paid implementation

Helen's NewCo receives £3,000 for the six-week implementation. The client's designated manager chooses the live jobs and owns operational decisions. Helen establishes the handover method, shows the team how to use it in existing tools and reviews whether responsibilities are accepted before release.

One job stops at an unresolved customer promise. The salesperson wants the system to mark it complete because the quotation has been sent. The delivery manager wants the assumption clarified. Helen refuses to tidy the status by closing the question. A named client decision-maker must resolve it.

The client initially expected a tidier handover document. It begins valuing the uncomfortable question asked early enough to act. That is the part Helen must teach if another adviser is to deliver the capability.

The six weeks finish with a process staff have used on real work and a clearer record of exceptions. Helen cannot claim that it caused a measured fall in all disputes. She can show what was used, which decisions were accepted and what remained unresolved.

The requests that enlarge the company

The offer should tell the customer what happens after payment. Include the result, required information, timing, price and responsible people. The customer should also know what is outside the purchase and what happens when information is missing.

These details help you learn. If the price buys a vague improvement, you will struggle to decide whether delivery succeeded and what another customer should buy.

Tom is asked to offer credit and guarantee the supplier's performance. Helen is asked to renegotiate client terms and take over the whole project-management process. The requests may represent real purchases, but each changes the company.

They record them separately. Tom keeps the first offer to coordinated approved purchases. Helen keeps it to implemented handovers with the client's decisions retained. Their next tests become easier to interpret because the promise remains recognisable.

Early customers can help reveal the business. They can also turn it into a collection of personal favours. If you add work, say what you are adding and how the price and responsibility change. Silent expansion leaves you selling one offer and delivering another.

The first contract is also where you begin to protect the future company. Record what the customer allows you to use, what you must return or delete, and what rights you retain in your method. Decide who deals with a problem and how the customer ends the service. Take advice suited to your work when professional or legal obligations affect those decisions.

Sell enough to learn

Tom counts the changes and calls behind his £1,800 fee. Helen distinguishes reusable method development from client-specific implementation. Both count founder delivery time at replacement cost. Otherwise the spreadsheet would describe a company that could not afford the person doing its work.

The purchases have changed their investigations. Tom has a transaction others valued enough to commit to. Helen has an implemented capability an outside firm paid for. They now have delivery to examine, rather than a demonstration to admire.

The modest tests matter to their larger ambitions because they touch the mechanism that must repeat. Tom needs dependable compatible purchases. Helen needs useful accepted

handovers. A wider network or licence business would have to preserve those achievements as more people participate.

Build your Blueprint 6: The first purchase

Decide the smallest worthwhile offer. Obtain the buyer’s required result, usable inputs, timing, approval responsibilities and response to a price.

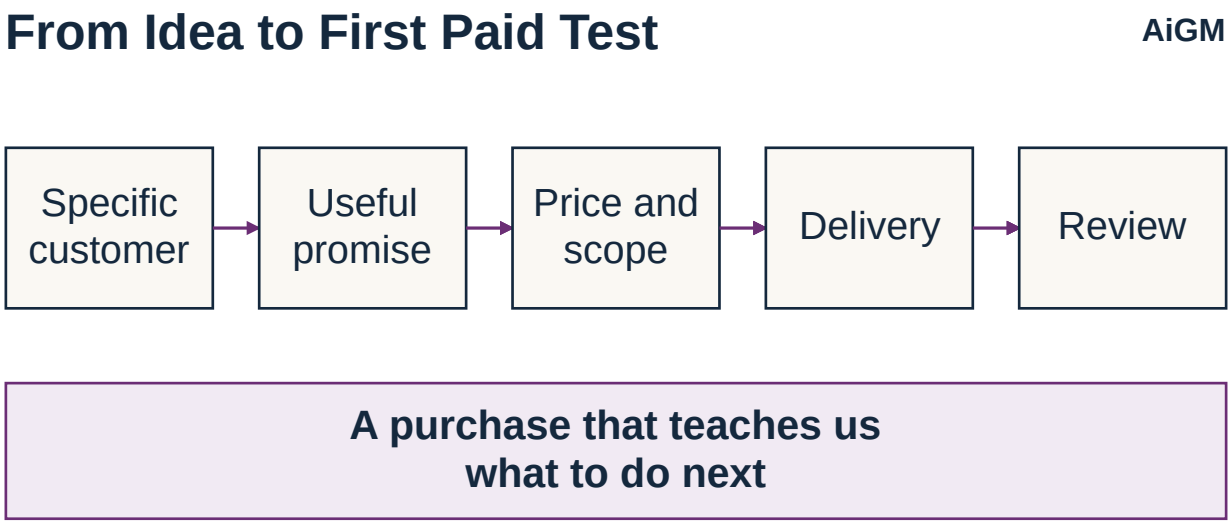
Worked example: Tom's first three-buyer batch earns £1,800 in fees on £60,000 of direct supplier purchases. Helen's six-week implementation earns £3,000. Both specify the result, required commitments and the decision the purchase will inform.

Add Section 6: a short offer with result, scope, inputs, deadline, price, responsibility and a decision the trial will inform. Record whether it was bought. A refusal, missing input or unviable delivery cost should change the promise before it is repeated.

Use this promise as the acceptance reference for the website, portal and app in Appendix L.

Inside AiGM: How We Apply This

Figure 7 From Idea to First Paid Test



We turn the proposed capability into a purchase a particular customer can assess. That means settling the useful result, scope, inputs, timing, price and responsibilities before treating a pilot as an experiment. I ask what the purchase would teach us and which additional promises would make the answer harder to interpret. The output is a bounded offer and review plan, connecting customer use with the full work required to deliver it. Payment begins that investigation.

In the fictional Blueprint: Helen's fictional first test buys implementation on live handovers. Her Blueprint reviews whether responsibilities are accepted and records the work required. A tidy report or a delivered login would answer a different question.

7 Find a Route to Customers

Helen's first implementation is complete. Martin, who runs an advisory practice, is interested. He wants his advisers to deliver the method under an exclusive agreement, with his firm controlling how it reaches clients.

She had wanted access to more clients. She is being offered a different company: one practice's specialist supplier.

That may be worthwhile. It may also prevent the multi-partner business she hopes to investigate. Before pricing the arrangement, Helen needs to know what the practice will actually undertake.

Xero finds the person who can bring the customer

A small-business owner already has accounting records, an existing method and more urgent work. Useful software can wait. Xero's March 2010 account described the difficulty of selling to that market at scale. It had tried several approaches, then concentrated on recruiting accountants and bookkeepers. [13]

The decision changed who had to find the product useful. An accountant might bring several clients, but the practice needed a reason to change its own work.

In June 2010, Xero explained the commercial connection. Under the desktop model, a business kept its books in one product while the accountant used other software to reprocess them. A shared ledger could reduce the movement and duplication of information. Xero was building for both client and accountant. It also acknowledged that some accountant-side features remained unfinished. [22]

A route to customers can ask you to build a different product. The shared ledger gave the accountant a reason to change the practice’s own work as well as recommend software to clients. Xero’s channel needed a product useful on both sides of that relationship.

By March 2010, Xero reported 980 firms using Partner Edition and more than 17,000 paying customers. Some practices used it throughout their clients; others had only their first few on it. [13] Those are different stages of distribution. A practice agreement opens a door. Adoption inside the practice makes the route productive.

Xero's June account described people on the road and events used to recruit firms. The channel was expensive to develop. The same account placed client and accountant development together and explained the resources needed for both. [22] Serving through professionals moved some of the persuasion; it did not remove the work of building, teaching and supporting a useful product.

For your own venture, compare direct selling with serving through someone already involved in the customer job. This is your commercial comparison, not a reconstruction of

Xero's private deliberations. What would make that intermediary's work better? What would your product have to do for them? A distribution idea that leaves those questions unanswered may be little more than access to a contact list.

I established an accountancy practice in 1999. The relationship between an adviser, the client's records and the service a practice can afford is familiar territory. My later study of AI brought me back to it: what could enable a smaller practice to offer something its clients needed? Industry experience helps connect the route to the buyer with the work the product must perform.

A different assembly at Rightmove

Rightmove's origin illustrates another kind of access. It was formed in 2000 by Countrywide, Connells, Halifax and Royal and Sun Alliance. Listings began free, and charging started in 2002. [12]

The founding organisations brought access to property inventory. Home seekers could search listings together; agents could reach people interested in those homes. Useful supply could attract an audience, making advertising worthwhile to suppliers.

This mechanism differs from Xero's professional adoption. It assembles inventory and attention, rather than asking an adviser to put a working system into client businesses. It still depends on relevant activity and a worthwhile result for the payer. An advertising portal needs advertisers who value its audience; a professional channel needs partners who keep recommending and using the product.

Choose the kind of access your customer job requires. A long contact list cannot substitute for it.

The route changes Helen's product

Martin's adviser Priya would implement the method with an existing client. She wants the exception record available inside the client's current work, plus an adviser view showing which questions are waiting for a decision. Helen's original app was organised around a single firm's team. The partner needs to move between clients without mixing their information.

Paul connects the request to the architecture: adviser access, separate permissions, training and support affect delivery and costs. Calling the practice a channel would conceal that it is also a paying customer and product user.

Helen proposes a bounded licence trial without exclusivity. The practice contracts with its own client, sets its implementation price and owns that client relationship. It pays the NewCo £900 for one activation, including initial method training and bounded support. The reusable method remains available to other partners under agreed rights. There is no equity grant for access to the client.

Martin accepts the trial rather than the long exclusive arrangement. Priya's client pays the practice £3,000 for implementation; £900 of that pays the NewCo. The practice's remaining £2,100 must fund its own delivery, selling and overhead. It is not profit and it is not NewCo revenue.

The agreement defines the method and information each party may use, who supports the client, how exceptions reach the NewCo and how the trial ends. A lawyer helps turn the chosen responsibilities into workable terms. A successful trial could justify continuing terms; it has not purchased them in advance.

Tom's route is a completed purchase

Tom's first buyers came through his own relationships. The next route might be a purchasing adviser or developer group that can bring compatible requirements together. A supplier's mailing list can also reach people, while giving that supplier an incentive to steer the offer.

He starts with direct buyers and asks his coordinator Asha to record how conversations become firm requirements, compatible candidates and paid batches. A broad lead that cannot commit to a delivery window is not equivalent to a qualified purchase.

Buyers still compare merchant credit, flexibility and dependable supply with Tom's proposed saving. The product must state when they commit and what happens when a site changes. A cheap load arriving at the wrong time can be an expensive decision.

Ask two questions together: why would this customer change their method, and what would a competitor have to do to serve them equally well? The first gets your offer into use. The second helps you see whether continued use could build an advantage.

Helen's route has produced a first licence customer. Tom's route has produced a first batch. Neither route is free simply because a relationship began before the NewCo. They record selling time and partner support so another person can understand what reaching the next buyer requires.

A channel that can be repeated

Your first customer may arrive through years of personal credibility. Use that advantage. Then ask how the second and twentieth customer could arrive when you are not personally obtaining every meeting.

A repeatable route needs a recognisable buyer, a reason to speak now, an explanation that survives the founder's absence and a next step people take. Helen can teach an adviser to recognise an unresolved handover. Tom can teach a coordinator which approved requirements might form a batch.

Track the whole route. An introduction matters when it becomes a suitable conversation. A conversation matters when it becomes a purchase. The purchase needs to become use at an

acceptable cost. A channel delivering many unsuitable customers can burden a young company more than it helps.

The price sets practical limits. A high-value assignment can support personal selling. A low-price product needs less acquisition effort or a long enough customer relationship to repay it. A licence may justify a lengthy negotiation because it reaches many end users. A marketplace has separate work to attract buyers and suppliers.

Do not make one apparently successful channel invisible inside your plan. Know what the partner supplies, what you supply and what happens if the relationship ends. Test enough of the selling process that another person could continue it. Over time, a second route may reduce dependence on the first.

Priya's first case will now test Helen's real proposition. Can another adviser apply the judgement, or has she merely obtained a client whose difficult calls still come to her?

Build your Blueprint 7: Positioning and customer route

Choose one way to reach suitable buyers. Obtain the partner’s actual contribution or the direct selling steps, expected time, cost and commercial terms. Explain the offer using the customer’s job.

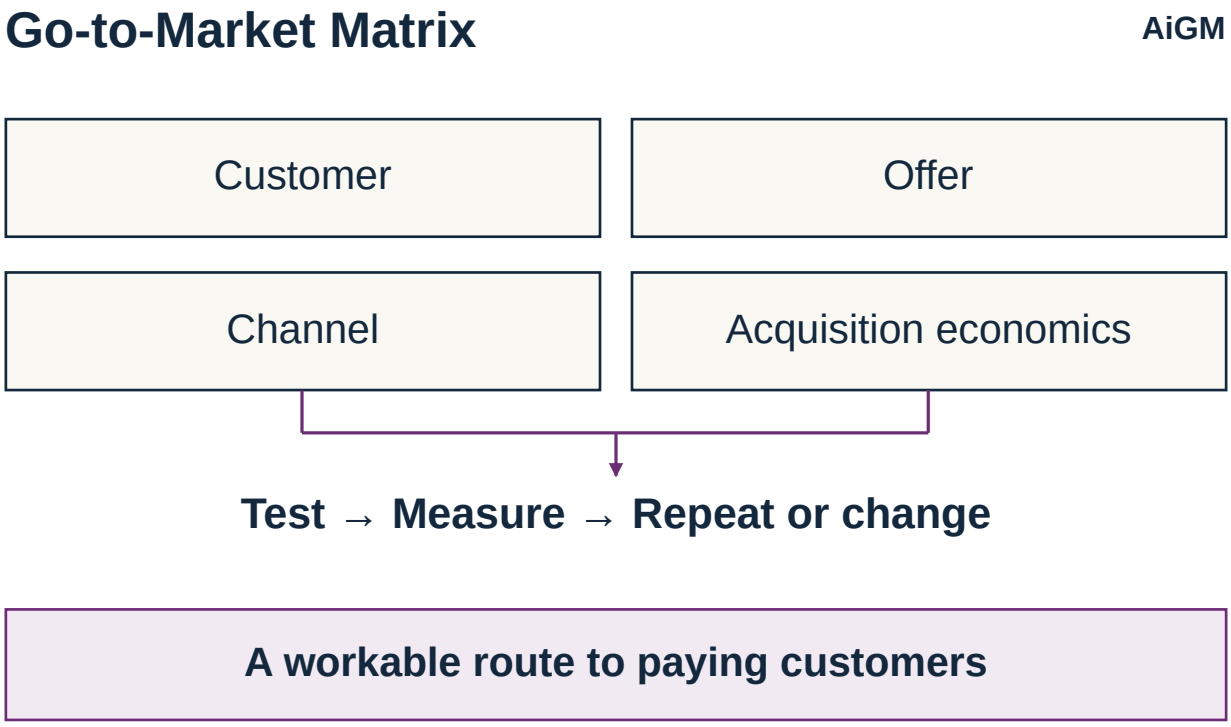
Worked example: Helen's first licence costs the practice £900 for one activation. The practice sells and delivers to its client; the NewCo trains and supports it. Separate client permissions and an adviser view become product requirements. Exclusivity waits.

Add Section 7: whom you approach, what you say, how contact becomes a purchase, who follows up and how the route is measured. Change the product or route if partners need different work to adopt it or bring buyers you cannot serve economically.

Turn this route into the campaign calendar, pipeline and partner work in Appendix L.

Inside AiGM: How We Apply This

Figure 8 Go-to-Market Matrix



The go-to-market matrix compares combinations of customer, offer, channel and acquisition economics. We examine what an intermediary would actually undertake and what adoption asks of the product. Research can suggest routes; conversations and transactions reveal whether they work. I connect proposed partner terms with support, margin and control of the customer relationship. The output is a route to test and measures that follow suitable contacts through purchase and use, rather than assuming access produces sales.

In the fictional Blueprint: Helen's fictional adviser becomes a paying customer as well as a route to end clients. Her Blueprint adds partner training and separate client permissions, while keeping the practice's client invoice out of NewCo revenue.

8 Deliver What You Sold

Priya has completed every field. The handover still has nowhere to go.

In her second week applying Helen's method, she records a customer promise, names a delivery manager and attaches the quotation. The manager says that the promise needs approval from the commercial director. Priya marks the task assigned. The job moves forward; the disputed assumption does not.

Helen had taught the fields more successfully than the decision. Assignment is not acceptance. Acceptance is not authority to change a customer's terms.

They pause that handover and ask the client's authorised decision-maker to resolve the exception. The client has to do some work; the method cannot make the commercial disagreement disappear. Priya sees why Helen's apparently simple question was difficult to replace.

Teach the question behind the checklist

Helen brings past cases with different traps: a promised date without confirmed capacity, a customer dependency with no owner, a scope change presented as a routine note. She asks Priya to explain what must be decided, by whom, and what cannot proceed until then.

At first Helen supplies too much of the answer. Ben, the NewCo's part-time trainer, notices that Priya can repeat Helen's phrases without applying them to a new case. They change the training from following an example to handling an unfamiliar one and explaining the escalation.

Training takes longer than the first licence estimate allowed. It creates something worth testing: Priya can now identify an unresolved exception and ask the appropriate client decision-maker, rather than call Helen for every answer. By the end of the activation, she completes an ordinary handover with accepted responsibilities. One unusual contractual issue remains with the client's suitable professional adviser.

Martin wants to try another client. Helen has made progress beyond a sale. Another professional can apply part of what her consultancy knows. The remaining cost and support determine whether a licence business can sustain it.

Tom's almost compatible order

Asha assembles the next candidate batch. The product codes match. She spots a request for a different performance requirement in an attachment and takes it back to the buyer rather than accepting the shorter description.

The buyer's technical approver says the proposed common product is unsuitable for that job. The order leaves the batch. Tom has to find another buyer, and this candidate cycle earns no fee yet.

It is an inconvenient achievement. Asha has prevented an unsuitable transaction without Tom finding the mismatch for her. A measure that counts only completed matches would miss both the useful check and its cost.

Tom adds a clear rule: no substitution to achieve a batch without the buyer's authorised confirmation. Source revisions, delivery windows and supplier confirmation remain visible. Asha can handle known changes; technical equivalence goes to the buyer's competent person.

The complete product

For Helen, the product includes partner training, client adoption, accepted decisions and an exception route. For Tom, it includes the commitments and changes that make separate orders function as one qualifying purchase. Each product is longer than the output shown in the first demonstration.

Build the product around the work people must complete. The customer experiences the whole chain, including the delays your demonstration omitted.

Changing delivery takes more than changing the medium

Auto Trader's documented transition makes that point at a much larger scale. The business began with John Madejski's regional classified magazine in 1977. Its chronology records digital revenue matching print in 2007, the last print edition in June 2013 and flotation in March 2015. [15]

The underlying job remained recognisable: help a buyer find a suitable vehicle and a seller reach a likely buyer. Searchable, updateable listings could change that work. Sellers still had to supply useful information, buyers had to use the service and revenues had to move with them.

Those years describe an operating transition. The company's later reporting describes retailer advertising and products supported by audience and data. [16] It earns through helping the market work, with different capital demands from owning the cars. It still needs advertisers to find the service worthwhile.

The two smaller ventures also enter operating systems already in motion. Tom's sites have delivery constraints and responsible people. Helen's clients have contracts, authority and established tools. A useful NewCo has to fit and improve that work.

Test the review, not just the output

Human review is valuable when the person can inspect what matters. An approval button does little if the supporting work is hidden or the reviewer does not know which mistakes to seek.

Test the person and process on difficult cases. Can Asha notice an inconsistent requirement before confirmation? Can Priya distinguish a named task from an accepted decision? Include the time for review, questions and correction. Faster preparation matters when the completed work becomes more useful at a viable cost.

The responsibilities follow the decision. Buyers retain technical suitability in Tom's arrangement. Client managers retain operational and contractual authority in Helen's. A LegalTech intake venture would need a different qualified handoff; a HealthTech administrative tool must not quietly become clinical advice because somebody asks it a clinical question.

Build what has earned its place

Neither founder has commissioned a broad platform. Tom's next useful technical requirement concerns source-linked comparison and confirmation status. Helen's concerns separated partner and client work, plus tracking accepted decisions. A builder should demonstrate the required improvement on ordinary and awkward inputs before a larger commitment.

A technical supplier should be able to demonstrate the proposed improvement on representative inputs. Measure the completed result before approving the larger build. Understand permitted use, information handling, pricing and what happens if you need to change supplier.

Customer information needs agreed use and access. Tom cannot make developers' purchasing plans generally available to competitors. Helen cannot pool confidential client cases merely because a common method would benefit. Keep reusable learning distinct from records the NewCo has no right to reuse.

Their developing assets include working instructions, exception examples, trained people and a clearer account of suitable customers. Those capabilities can support value if the NewCos control the rights and can afford to maintain them. Similar AI tools remain available to others.

Helen's knowledge has travelled through Priya. Tom's judgement has travelled through Asha. They can now consider companies with delivery capability beyond their own working hours, while keeping unresolved decisions visible.

Build your Blueprint 8: Delivery and quality

Decide how the company completes and checks one sale. Obtain source-linked inputs, a reviewer’s test on a difficult case, time records and the rights to use information and tools.

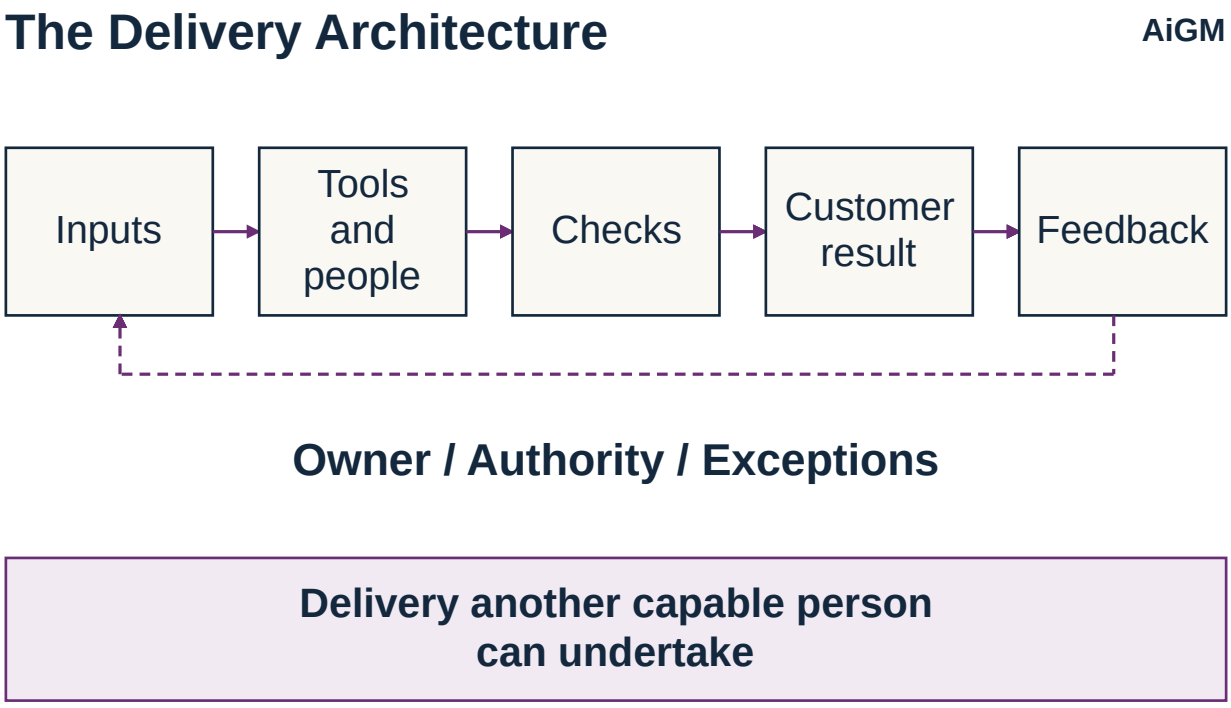
Worked example: Priya learns to test acceptance and authority, not just complete fields. Asha spots a conflicting requirement and stops an unsuitable candidate. Training and rejected work both enter the cost record.

Add Section 8: handoffs, acceptance checks, exceptions, rights and a small technical requirement only where it resolves observed work. Change the architecture if dependable delivery still requires founder judgement on every ordinary case.

Use these checks in the portal, app and complete-package acceptance tests in Appendices L and M.

Inside AiGM: How We Apply This

Figure 9 The Delivery Architecture



We map the work between receiving information and completing the customer's job, including checks, corrections and handoffs. Each important step needs an owner, authority and a response when information is missing or unfamiliar. Software can assist preparation and maintain the record; a review is useful only if the reviewer can inspect what matters. I connect observed exceptions to training, scope and costs. The output is a delivery design another capable person can be tested against.

In the fictional Blueprint: Tom's fictional coordinator spots a conflicting requirement and stops an unsuitable candidate. His Blueprint assigns technical approval to the buyer's competent person and includes rejected assembly work in the delivery record. A match alone is insufficient.

9 Let the Numbers Change the Idea

I once negotiated a contract worth approximately £17.5 million: refurbish 175 offices at an average cost of around £100,000 each.

We were popping champagne corks.

Then I went deeper into how the contract would work, and we completed the first three projects. The true cost became clearer. The profit margin was much lower than it had first appeared, and the work created major cash-flow pressure.

The size of the contract had been easy to celebrate. Its actual demands needed a closer examination.

That experience belongs beside my fascination with Purplebricks. A different model can expand what you might build. It cannot exempt you from what the work costs or when the bills fall due.

The customer likes it. Does the company?

Tom's first batch produced £1,800 of fee revenue. It also took fourteen hours of preparation, confirmation, changes and follow-up. At a £40 hourly replacement cost, labour is £560. Other direct costs are £140; attributed selling cost is £300. The remaining £800 is contribution before central overhead and tax.

Helen's £3,000 direct pilot took thirty-two delivery hours at £50, or £1,600. Other direct costs were £150 and attributed selling cost £450. It also left £800 before overhead. The equal contribution is a coincidence; the two sales involve different work and scale mechanisms.

First completed test	Tom coordinated batch	Helen direct implementation
NewCo revenue	£1,800	£3,000
Delivery labour	£560	£1,600
Other direct costs	£140	£150
Attributed acquisition	£300	£450
Contribution before overhead	£800	£800

The initial reusable method and prototype work sits separately. Customer-specific repair belongs to delivery. Counting founder work at replacement cost prevents a comforting fiction: a profitable business whose essential person works for nothing.

The model changes the unit

Tom's later ordinary batch uses ten delivery hours at £40, £140 of other direct costs and £180 of attributable acquisition. At the same three-buyer fee revenue of £1,800, it

contributes £1,080. Failed candidate work must fit within those tracked averages or be added; it cannot disappear because no invoice followed it.

Helen's first partner activation earns the NewCo £900. Eight hours of training and support at £50 plus £100 of other direct costs leave £400 before partner acquisition and central costs. The adviser's £3,000 client sale does not belong in Helen's revenue column.

Her later ordinary activation target becomes six hours at £50 plus £60 of other direct costs. At £900, that leaves £540 before partner acquisition and overhead. Whether it survives unfamiliar cases needs measurement.

The two matrices now ask different questions. Tom needs enough compatible transactions after failed attempts. Helen needs activations and continuing partner use that pay for training and support. Neither can borrow the economics of the other's business.

When one assumption changes

At fifteen hours rather than ten, Tom's ordinary batch labour rises from £400 to £600; contribution falls from £1,080 to £880, with the other stated costs unchanged. At eight hours rather than six, Helen's ordinary activation labour rises from £300 to £400; contribution falls from £540 to £440.

A higher price could repair either calculation only if a buyer accepted it. Removing necessary review could make the spreadsheet better and the service worse. In their review, Paul asks what real change each improved number requires before it can support a spending decision.

Purplebricks and the cost of the next market

The international ambition was part of what made Purplebricks interesting. A shared platform and recognisable proposition could suggest a route beyond one country. Its 2017 results reported £50 million raised for the US launch. [2]

The 2019 results tell a more difficult story. In Australia, the company reported that it had failed to reach the scale needed to succeed despite changes to the model. It decided to close that operation and withdraw from the United States. [3]

A market that looks similar can require another acquisition process, different local service and fresh expenditure before it produces useful scale. Shared software does not make those costs disappear. Expansion tests whether the mechanism travels, rather than merely whether the interface can be copied.

By May 2023, the proposed sale announcement described cash falling and the importance of speed and certainty. It proposed transferring substantially all the trading business and assets to Strike for £1, alongside the assumption of substantially all liabilities, subject to exclusions. The deal completed in June. [4, 5]

That is not a clean comparison between a £1.3 billion quoted equity value and a £1 price for the same shares on the same terms. It is a later asset transaction in a very different financial position.

The commercial lesson is nevertheless serious. The promise of future growth had to turn into a business whose customers, costs and cash sustained it. A lower-cost proposition for a seller could still be expensive for the company to distribute and support. Funding supplied time and capacity to attempt expansion; it did not prove that expansion would repay it.

The withdrawals and later liquidity crisis reveal different pressures. An original insight still needs customers who stay, a route to new instructions that pays for itself and expansion the company can afford.

When I first asked how the valuation was possible, I was looking at the future investors imagined. To decide what to build, I also had to understand what would make that future affordable.

Profit can still leave you short of cash

My refurbishment contract made cash-flow pressure tangible. Your own model may reveal it before you have to experience it at that scale.

Take an assignment priced at £5,000. If £3,000 of costs must be paid before the customer settles two months later, several simultaneous assignments need funding even when each is profitable on paper. More sales can increase the gap.

A procurement company reselling stock may pay suppliers before customers pay it and may retain unwanted goods. A licence collected annually in advance still leaves a year's support to deliver. A marketplace can process substantial purchasing activity while earning only a small share: £100,000 of purchases at a 5% fee produces £5,000 of fee revenue before costs, not £100,000 of company revenue.

Record when money leaves and arrives. Include deposits, credit terms, payroll and work still owed after payment. Revenue tells you what is sold. Profit tells you what remains after the costs recognised. Cash tells you whether the company can meet its payments as they fall due.

Capital should fund the actual sequence ahead. A few paid trials, a reviewer or a limited integration may be the next sensible use of money. External equity can support a larger development, but changes ownership and control. Retained profits, customer-funded work, partnerships and debt where suitable create other possibilities. The appropriate choice depends on the work, risk and cash flow.

Give each pound a job

A funding plan begins with work, amounts and dates. List the next test, the people required, any essential specialist review and the cash due before receipts. Keep money for the new

company separate from personal or unrelated property requirements. Capital raised for one purpose cannot quietly repair another budget.

Then compare routes by what they ask of the company. Founder money is fast to authorise but finite. Customer payments can fund actual delivery, while deposits leave work still owed. A partner may contribute capacity rather than cash. Debt needs a repayment source and acceptable terms. Equity supplies risk capital in exchange for ownership. Grants and research partnerships have eligibility, timing, contribution and permitted-use conditions that need checking for the exact programme.

A speculative list of investors is not a cash plan. Suppose the first customer cannot decide for six weeks, while a reviewer must be paid now. The choice might be a smaller test you can fund, a different customer, or a pause. Raising more money is one possibility; making the next requirement smaller is another.

In the anonymised Blueprint, customer-funded learning came first. Research funding was a parallel eligibility enquiry, and equity preparation depended on further evidence. [14] That sequence kept the plan from treating a possible award or investment as money available to spend.

Give the next money a job

Tom's coordination design avoids funding the £60,000 of goods. It still has costs before completion and absorbs unsuccessful assembly. A resale proposal would require a different cash plan.

Helen's partner fees might fund delivery, while the NewCo still owes training, support and access. A software build would consume cash before enough partner receipts arrive. A licence does not transfer all operational work to the licensee.

Show base, slower and more expensive versions of your next stage. Ask what happens if a buyer is late, an adviser needs more teaching or a supplier withdraws terms. Let those answers determine the first budget and funding route.

Build your Blueprint 9: Economics and capital

Choose the next financial commitment. Obtain completed-work costs where available, overhead, selling costs, receipt and payment dates. Use Appendix C for one unit and a cautious cash sequence.

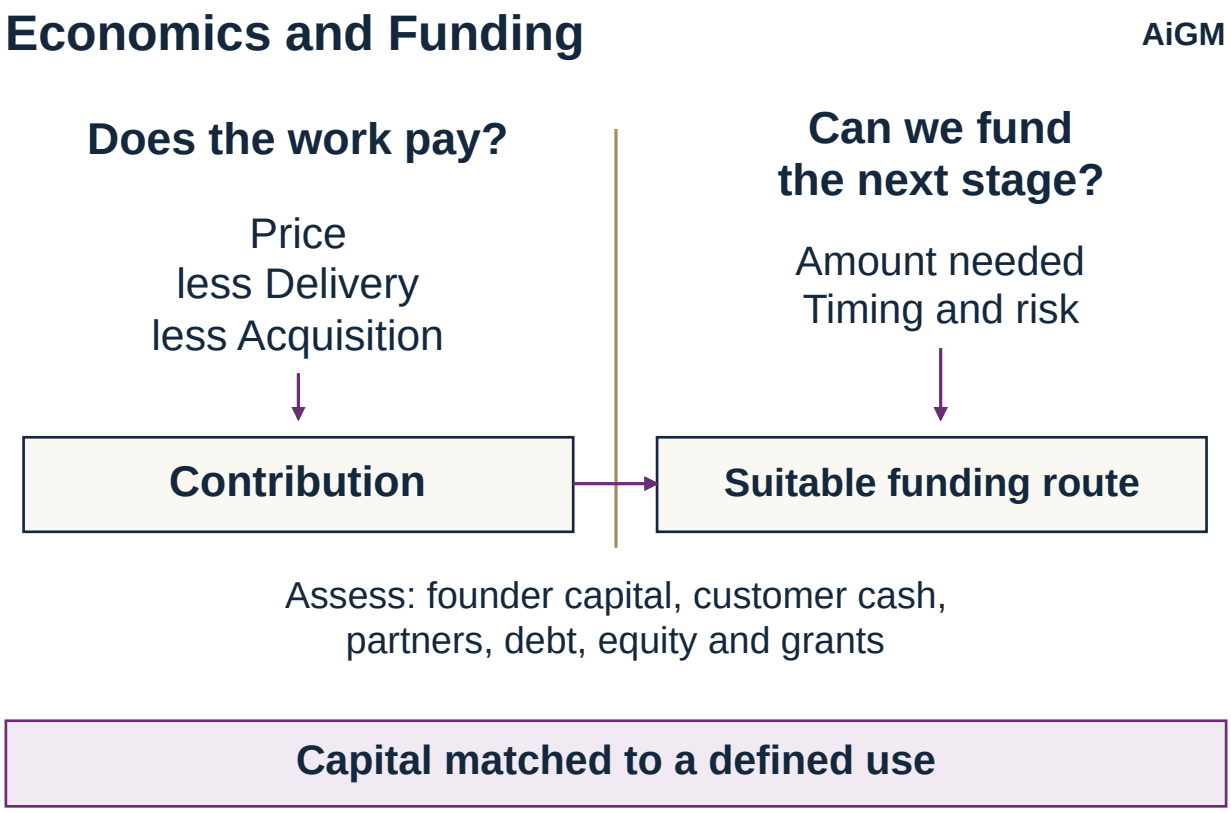
Worked example: Both first tests contribute £800 on different revenue and cost bases. Tom's ordinary later batch contributes £1,080 after attributable acquisition. Helen's ordinary activation contributes £540 before partner acquisition. The definitions remain explicit.

Add Section 9: unit economics, volume assumptions, cash gap, authorised next spend and a suitable funding route. Change the commitment if price, hours, collections or required capital moves beyond what you can support.

Carry the economics into Appendix L funding work and Appendix M cash and total-cost comparison.

Inside AiGM: How We Apply This

Figure 10 Economics and Funding



We first examine whether the purchase pays for its complete delivery and acquisition, then trace when the cash must leave and arrive. The funding work matches a defined use, amount and timing with the company's circumstances and risk. Research identifies routes to assess, with eligibility and terms checked before reliance. I challenge both the spending sequence and the source. The output is a staged capital requirement and suitable routes to investigate, rather than assumed money available.

In the fictional Blueprint: Tom's fictional Blueprint keeps the large resale request separate from ordinary coordination. Supplier and customer payment dates reveal a funding gap his existing fee model avoids. That finding changes the model decision before any capital is sought.

10 Give Customers a Reason to Return

Tom has completed a batch. The buyers will need materials again. That does not mean they will need his company again.

One developer's next site has a different specification and delivery window. Another returns with an approved compatible requirement. A third buys from its usual merchant because credit is more useful this time. Tom records all three outcomes.

The NewCo's continuing job is assembling purchases when the compatibility and net benefit exist. It earns per confirmed transaction. Imposing a subscription on every developer would not make those conditions recur.

Helen earns another use

Martin requests a second client activation after Priya completes the first. The practice then agrees £250 a month for continuing access to the method and tools, bounded partner support and updates. Each new client activation remains £900. These are the story's tested terms, not suggested AiGM service prices.

The practice pays for capability it can use across client work. A named trained adviser and agreed client permissions remain necessary. Helen records active use, paid activations and support separately; a monthly invoice alone would not prove the method is being applied.

One later partner cancels its monthly licence when its advisory work moves away from operational implementation. It does not want a discount or another feature. The job has changed. Helen accepts the departure and revisits the partner profile rather than treating all professional firms as permanent prospects.

The continuing job

A subscription works when the customer's need keeps bringing them back. The invoice can recur without the value recurring; the company has to distinguish the two.

Xero's accounting service fits a continuing job. As a business trades, new invoices, transactions and reporting needs appear. Cloud access can let the business and adviser work from shared records. The professional channel and the recurring task can reinforce one another. [17, 22]

That is different from inventing a monthly charge for something a customer needs once. A service helping an employer through a particular hire may be purchased per hire. A supported education programme may earn continuation while learners keep practising, then naturally end. A procurement specialist may serve recurring purchases for one buyer and occasional projects for another.

Find the next occasion on which the customer needs the result. The interval and the work determine what continued revenue might mean.

For Helen, the continuing job belongs partly to the adviser: access, training currency and support for implementations. For Tom, recurrence belongs to buying occasions. Their growth plans should follow those differences.

By the ninth month

Tom's NewCo has completed nine batches since the investigation began, with three in month nine. Some buyers have returned; another candidate cycle fell apart before confirmation. Ordinary work can be coordinated by Asha, while novel terms still come to Tom.

Helen's NewCo has enrolled five paying partner practices over time; one has left and four remain in month nine. Those four undertake three new paid client activations between them that month. Priya can deliver the ordinary method, and Ben can teach its core checks. New types of exception still need attention.

These are fictional snapshots of progress, not rates inferred for the wider market. Neither NewCo yet covers its stated central costs. The purchases have earned the founders a better investigation: they can ask what repeating the work costs, where it fits and what must improve.

Choose the work you want to own

Tom is asked to extend into specialist materials requiring different technical and delivery arrangements. Helen is asked to cover a whole client's operating model. They compare those requests with the capabilities they can now repeat. Serving another suitable buyer or partner is a different decision from accepting an unfamiliar obligation.

Shopify's 2023 agreement to sell most of its logistics business to Flexport offers a useful supporting example. The announced deal placed logistics operations with another provider while Shopify refocused on commerce. [9] A company can recognise a customer need and choose to serve it through another business rather than owning all the operational work itself.

The principle is about the boundary of the company. Growth can come from doing more of the same valuable job, from a new job the company is well placed to perform, or from a partner's capability. Each has different economics and control. Customer enthusiasm does not decide which belongs inside your business.

The larger prospect

A contractor asks Tom's NewCo to supply £240,000 of materials as a reseller, with customer payment sixty days after supply. The proposed supplier terms require payment fourteen days after supply. Even before other costs, the NewCo might have to fund the whole £240,000 between those dates. It would also acquire supply and credit exposure.

Tom likes the scale. He does not like telling an interested buyer that the opportunity might belong to a different business. He brings the proposal to the Blueprint review rather than counting it as twelve ordinary batches.

Helen has a different prospect: a national advisory network interested in distributing the method, provided it receives exclusive rights and controls subsequent development priorities. Reach could increase quickly. Dependence could increase just as quickly.

The next chapter on value will help both decide what the larger offer might leave their companies owning.

Build your Blueprint 10: Returning customers and next market

Decide which recurring job deserves continuation and which adjacent work waits. Obtain paid repeat behaviour, use, support time and departure reasons by customer group.

Worked example: Tom's returning job occurs when a compatible purchase is worthwhile. Helen's monthly partner licence supports repeated capability; activations are separately paid. One partner leaves when its work changes. Growth follows the job, not the billing label.

Add Section 10: evidence of recurrence, who fits, why someone leaves and the condition for expanding. Alter the growth plan if the underlying task recurs but the paid outside job does not.

Use the recurring job to inform product support, marketing and the exit value-development plan in Appendix L.

Inside AiGM: How We Apply This

Figure 11 Growth Opportunity Matrix



Growth work begins with the customer value the company can continue delivering. We compare more suitable customers, additional products, distribution and delivery improvements against return, capital, capacity and risk. Connected records let a proposed expansion inherit the obligations it creates elsewhere in the Blueprint. I challenge whether a larger opportunity uses a capability already established or demands a substantially different company. The output is a next growth commitment to test, with other attractive possibilities deliberately waiting.

In the fictional Blueprint: Helen's fictional partner departure narrows her profile of suitable advisory practices. Her Blueprint investigates active implementation partners and teachable delivery before granting national exclusivity. Wider reach remains a possibility, not a reason to surrender control.

11 Build Value Beyond Yourself

Helen takes two days away from delivery. Ben teaches the ordinary method, and Priya handles a client handover without her. Then a partner asks whether it can certify a new type of contractual exception. Another wants a special price.

She has delegated the method more successfully than the decisions around it.

Tom recognises the pattern. Asha can run an ordinary batch; a buyer asking for credit still wants him. Useful escalation is part of a business. Every routine decision travelling back to its founder is a different condition.

What has actually been built?

In month nine, Tom's three ordinary completed batches produce £5,400 of fee revenue. Three times £1,080 gives £3,240 of contribution after delivery, other direct costs and attributable acquisition. Stated monthly central overhead, including management, is £4,000. The recurring operating snapshot therefore shows a £760 shortfall before tax, unusual costs and development.

Helen's four £250 monthly partner licences produce £1,000. Each requires two hours of support at £50 plus £25 of other direct costs, leaving £125; four contribute £500. Three £900 activations produce £2,700 and, at the ordinary £540 contribution, contribute £1,620. Together revenue is £3,700 and contribution £2,120. Central overhead of £2,600 leaves a £480 shortfall before new partner acquisition, unusual work, tax and development.

Their established businesses must not hide those gaps. Tom has completed and repeated a transaction, and trained a coordinator. Helen has a paying professional channel and expertise others can apply. Both have more of a company than their first ideas described. Neither has a self-sustaining operation yet.

What larger operations would require

The following comparison is a separate annual scenario for possible later operations, not the founders' forecasts or fictional results. It keeps their larger ambitions visible without assigning a valuation.

Illustrative annual operation	Coordination NewCo	Licence NewCo
Activity	600 batches; 3 buyers per batch	200 average paying partners; 1,200 activations
NewCo revenue	600 × £1,800 = £1,080,000	200 × £250 × 12 + 1,200 × £900 = £1,680,000
Delivery and other direct costs	600 × £540 = £324,000	Partner support £300,000; activation delivery £432,000

Illustrative annual operation	Coordination NewCo	Licence NewCo
Acquisition budget	600 × £180 = £108,000	£120,000 for partner acquisition
Central costs	£420,000	£550,000
Operating profit before interest and tax	£228,000	£278,000

The coordination scenario assumes ten labour hours at £40 and £140 other direct costs per batch. The licensing scenario assumes two monthly support hours at £50 plus £25 per partner, and six hours at £50 plus £60 per activation. Central costs include paid management, product upkeep and any depreciation or amortisation; acquisition is separate. Figures exclude VAT. Investment and cash timing still need funding.

Six hundred compatible batches are a large operating task, not simply a bigger mailing list. Two hundred productive partners require training, suitable client work and permissioned delivery. Appendix F shows capacity, acquisition and sensitivity workings. A larger label cannot substitute for those conditions.

What would make the company worth owning?

The £13 million invitation asks you to imagine an asset someone would value, not simply a larger sales line. Neither operation above has been valued. Multiplying its surplus by a convenient number would conceal the questions a buyer would ask.

How much cash can the company generate after tax and the investment needed to maintain and grow it? How long can that continue? What risks could interrupt it? An assessment of future cash flows has to account for their timing and uncertainty. [26] A company spending heavily to acquire customers or replace its product can report a profit while leaving little cash available to its owners.

Operating performance tells you what the company earns. Enterprise value concerns the operating business; equity value is the owners' interest after financial adjustments, commonly subtracting debt and adding surplus cash. Personal sale proceeds then depend on the share you own, the transaction terms, costs and tax. [26] Revenue and profit help explain the business, but neither establishes its price.

A buyer of Tom's company would ask whether supply terms, buyer access and coordinated delivery survive his departure. A buyer of Helen's would ask whether partners stay, the method can be taught and the rights in it transfer. Both would examine support costs, customer concentration and the investment needed to remain useful.

The customer pool is a real constraint. A few suitable buyers or advisers may support a small team, while the larger operations in the comparison require a much wider paying market. Reaching more customers only helps if the company can serve them profitably.

If £13 million becomes your target, work towards the operating business that could justify it. Investigate the paying market, sustainable cash, growth and transferability before asking what price those qualities might command. A business with a limited pool of buyers, weak retention or work only you can perform may support a useful livelihood without supporting that ambition. You can discover this early enough to choose another design, or another opportunity.

The buyer's version of the company

When I examined traditional businesses, sustainable profits and the multiple a buyer might pay were practical starting points. The profit still needed examination. Would it continue? What capital did the work require? What relationships or decisions depended on the person leaving?

Studying platforms expanded my view of the assets and mechanisms a company could develop. It did not remove the buyer's concern with what would remain after a transaction. The refurbishment contract also reminds me why a large revenue figure deserves a close look at the work and cash beneath it.

Their present NewCos contain returning customers and teachable work, plus shortfalls and founder dependencies. Those are the things a next investment must change.

A buyer need not exist yet for that perspective to help. Ask what would let another person continue the business competently. The answer is a practical description of value beyond your hours.

Capabilities worth owning

Returning customers or partners matter when they keep obtaining a result worth paying for. Tom tracks actual repeat purchases and incompatible requirements. Helen tracks active partners, activations and departures.

A repeatable route matters when another person can recognise a suitable prospect and obtain a purchase. Tom's personal introductions and Helen's first licence are useful beginnings; broader distribution remains work to do.

Delivery beyond the founder matters when judgement travels as well as instructions. Asha spots unsuitable requirements; Priya identifies unaccepted decisions. Ben can teach the ordinary method. Each capability is more substantial than a completed template.

Economics matter when price pays for that capability, selling and management. The current shortfalls are visible precisely because founder work and overhead have been counted.

Controlled assets matter when the company can continue using them. Tom needs dependable agreements and a usable coordination process. Helen needs clear rights in methods, training and tools, with clients' confidential information kept separate.

Authority matters when trained people can act on ordinary cases. Tom authorises Asha to handle known changes within confirmed terms; new credit or technical decisions go to the appropriate decision-maker. Helen sets standard prices and escalation criteria, so routine partner requests need not wait for her phone.

These capabilities affect one another. Fewer corrections can improve margin. Better teaching can reduce founder support and make the next partner viable. A useful company begins taking shape around those connections.

A company may use code written by a contractor, a method brought by a founder or records supplied by a customer. Useful access is not always ownership, and ownership does not automatically permit every use.

Clarify what the company can continue using. Who owns the code? Which pre-existing methods are licensed? What can be retained from customer records? What changes if a supplier relationship ends or ownership changes? The agreements and advice needed will depend on the work and jurisdiction.

AiGM's venture designs distinguish background methodology from venture-specific work, and proposed data assets from lawful useful information actually accumulated. [14] That distinction keeps the value story tied to something the company can control.

A broad proprietary-data claim would be premature for either NewCo. They can improve their own rules within permitted use, while knowing which records remain a customer's property or confidential information.

A competitor test is useful. What would another competent business have to do to reproduce the advantage? Buy the same tool? Recruit and train suitable people? Earn trusted access? Demonstrate reliable results over time? The more specific the answer, the easier it is to assess what the company possesses.

A marketplace earns a stronger position when additional participants improve usefulness for other participants. More relevant supply could help a buyer find the right match; inactive registrations would not.

Ownership can create options

You may choose to sell, bring in a manager, admit a partner or retain ownership and receive income. Those options become more credible as the company can afford its people, serve its customers and make ordinary decisions without you. You do not have to sell to benefit from transferability.

Tom and Helen may eventually retain, partner, appoint managers or sell. They have not reached those later decisions yet. Transferability already gives them a practical objective: make the useful work continue competently through other people, with economics that can afford them.

Build your Blueprint 11: Value and ownership options

Decide which capability or asset would let another person continue the company. Obtain ownership or licence terms, customer-transfer conditions and a colleague’s account of decisions that still require you.

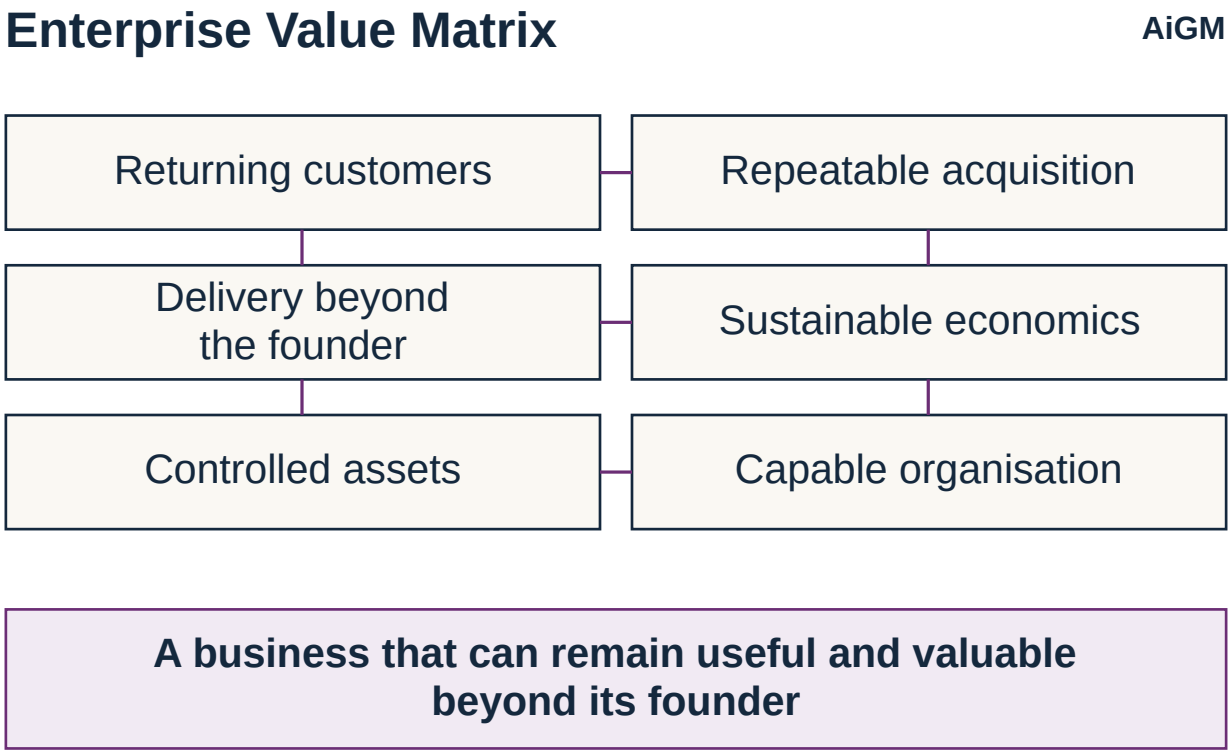
Worked example: Asha coordinates ordinary purchases and Ben teaches the handover method. New terms and unfamiliar exceptions still reach the founders. Value-building now concerns reliable margins, rights and decision authority, alongside more customers.

Add Section 11: controlled capabilities, reproducible advantages, unresolved dependencies and your preferred ownership options. Revise the value ambition if buyers are too few, rights do not transfer or ordinary operations cannot afford their management.

Use the exit-strategy brief in Appendix L to turn these capabilities into quarterly value-building tasks.

Inside AiGM: How We Apply This

Figure 12 Enterprise Value Matrix



Reinforcing qualities, not an automatic valuation formula.

AiGM's value work examines what could remain useful after the founder stops making every ordinary decision. We connect returning customers and acquisition with delivery, economics, controlled assets and organisational capability. Records of actual use, rights and dependencies matter more than a convenient multiple. I ask which missing capability most weakens the company someone would inherit. The output is a value-building priority and ownership options to investigate. Neither the diagram nor a score establishes a valuation.

In the fictional Blueprint: Helen's fictional Blueprint makes Ben's ability to teach unfamiliar cases a priority. Another adviser repeating her phrases is insufficient. Transferable judgement could support a licence company; routine dependence on Helen would change that design.

12 Build Alongside the Business You Have

Tom declines the £240,000 resale proposal on its offered terms. He suggests a smaller coordinated purchase with direct supplier contracts. The contractor wants a reseller and credit; it may choose someone else.

The opportunity matrix had identified a purchasing problem. The funding and risk work now shows that this purchase would reorganise Tom's company around a different obligation. Paul asks him to compare that commitment with the operation he has actually tested. It is a consequential no, rather than a failure to think big.

Helen does not grant the national network exclusive rights. She offers a bounded, non-exclusive licence trial with named trained advisers and a defined support scope. The network has not accepted it. Distribution could still become important, but its size does not decide who should control the product.

They can now make better partnership choices because they can name the contribution needed. Tom needs compatible committed demand and competent coordination. Helen needs productive advisers and teachable judgement. Access alone need not purchase ownership or exclusivity.

Give the next stage a limit

Tom authorises up to £6,000 for a three-month next stage: £3,000 for a limited comparison-and-confirmation improvement, £2,280 for the current £760 monthly shortfall across three months, and £720 contingency. The cost of any extraordinary work or deteriorating trading requires a new decision. No stock purchase or buyer credit is authorised.

Helen authorises up to £8,000 for three months: £5,000 for partner training and permissions/workflow improvements, £1,440 for the current £480 monthly shortfall, and £1,560 contingency. New partner acquisition is not silently funded by that allowance; it needs a specified task and revised budget if undertaken.

These are fictional spending ceilings for these owners, not recommended starting capital. Work is released in smaller stages. Tom first tests whether Asha can assemble and manage ordinary confirmations with fewer founder calls. Helen first tests whether Ben can train a new adviser on unseen cases without Helen supplying the answers. A failed test can change the next spend.

Use the existing advantage openly

Tom's development business supplied practical knowledge, access and a place to observe purchases. Helen's consultancy supplied a method and a team familiar with the work. Neither benefit is free forever.

The NewCos record allocated staff time, founder contribution, cash and permitted use of methods. Shared people need actual capacity and clear duties. Relationships do not settle rights to information or ownership of new work. The established companies remain valuable businesses, not an unlimited subsidy.

For your own company, shared premises, staff and relationships can make a first experiment affordable. Record what is used and what it would cost without the subsidy. Separate the work that can be reused from the work performed for each customer. Agree the rights and responsibilities appropriate to the situation before several people begin contributing valuable work.

Existing customer relationships also need care. Knowing somebody through one business does not settle how another company may use their information. An employee's contribution may raise questions about time and ownership. The details depend on contracts and the work involved. Make them clear while the venture is small enough to organise simply.

Put the NewCo in the diary

Tom keeps four weekly founder hours for buyer/supplier relationships and commercial decisions. Asha's paid delivery and management capacity is accounted for in the NewCo. His existing operations team agrees what it can cover; he narrows the investigation if that cover fails.

Helen reserves five founder hours for partner selection, product decisions and genuinely new exceptions. Ben handles ordinary training within his agreed capacity. Her consultancy does not assume every new request has become somebody else's responsibility.

The hours are starting contributions, not proof that either future company can be run in four or five hours a week. Growing beyond the founder's delivery hours still requires an operating owner. The matrices expose an unfilled role instead of labelling it a partnership opportunity and moving on.

My traditional-business experience keeps that last point practical. The £17.5 million refurbishment contract looked exciting before its delivery costs and cash demands became clearer. When an established company supplies time or money to a new venture, I want those demands visible before the next promise is made.

Conflicts also need a visible answer. Tom serves developers competing with his own business; their buying plans cannot become his advantage in land negotiations. Helen's consultancy and NewCo need agreed rights, customer routes and treatment of overlapping work. A separate company name does not resolve those interests.

Buy the help your next decision requires

A founder might take the quotation idea from Chapter 2 to a developer and order a portal: uploads, a supplier directory, automated rankings and a subscription checkout. The developer could build every requested feature well. The founder would still not know whether buyers wanted a comparison service, a supplier-finding service or help making one difficult purchase.

The costly mistake happened before the build. Nobody had settled what the customer was buying.

An alternative beginning is one live set of quotations, permission to use it, a buyer willing to discuss the differences and an engineer responsible for technical judgement. Existing tools may be enough to prepare the first comparison. A paid test can reveal which differences matter and how much checking costs. A technical builder can then improve a known part of the work, with representative records and a result to demonstrate.

You can do much of that first investigation yourself. Your advantage is understanding the industry and being able to speak to suitable people. Complementary help becomes valuable when the next decision needs a skill, access or authority you lack.

A venture architect helps connect the customer, offer, charging, route to market, delivery and financing into a company design. Ask them to show how a buyer's refusal or a higher delivery cost would change that design. A diagram of the final platform is less useful than a clear first test and a reason for its sequence. In AiGM's present venture-development work, that connection is the purpose of the AI Venture Blueprint.

A technical builder turns a tested requirement into a working tool or system. Ask for a small demonstration using ordinary and awkward inputs before approving the wider build. Establish the acceptance criteria, ongoing cost, ownership or licence rights and the route to another supplier. A builder can reveal technical constraints; they cannot establish demand by completing the code.

An industry partner brings knowledge, testing access or delivery capability. Tom needs qualified confirmation of materials, not merely a supplier who likes his idea. Helen needs advisers willing and able to apply the method on permitted client work.

A distribution partner brings suitable buyers and helps them adopt. Martin's practice has paid for a licence and implemented it; its access can be examined alongside the support it needs. A larger network offers possible reach, with proposed terms that must also be examined.

An investor supplies capital and may add judgement or access. Decide what their money will enable, which uncertainty remains and what ownership or repayment they expect. Investment can fund a larger test or operation; it cannot make an unwanted product useful. Customer payments, retained profits or a limited founder budget may be enough for the

next stage, while a larger product can require funding before its sales cover development and acquisition.

These roles can overlap. One person might help design and build, or know the industry and bring buyers. Evaluate the separate contributions. Find out who is accountable for each and what happens if one contribution never arrives.

The sequence follows the uncertainty. First clarify the customer and proposed purchase. Bring in industry judgement where the work needs it. Use a builder to test the part that has to change. Test distribution while the offer is still narrow. Raise capital when you can explain the next use of it and the risk it funds. A regulated or technically demanding offer may need specialist help before any customer test; bring it forward when that requirement changes the first promise.

You need not assemble an entire advisory team to begin. Choose the person whose work can resolve the next important unknown. Agree a deliverable, a cost and a review date.

One changed assumption changes several sections

Helen's £600 app became a £3,000 implementation after a buyer rejected another subscription. The later adviser route changed the payer again: the practice bought a £900 activation while contracting with its own client. That change required training, separated client permissions, support economics and a different route to acquisition.

In the review, Paul asks Helen to trace the new buyer through the Blueprint. The financial model must contain NewCo licence revenue, not the practice's entire client invoice. The product brief must serve advisers as well as client users. The execution plan needs a teachability test. A source-backed refusal remains beside the decisions it changed.

Tom traces an equally consequential alternative. Reselling the large order would change the charging unit, supply responsibility, cash gap, credit risk and people required. His existing coordination Blueprint cannot approve it by changing a revenue cell.

This is where connected matrices and software-assisted work can add practical help: linked entries identify affected decisions, retain sources and reduce rebuilding the same preparation. Judgement still decides what the evidence means. A complete document cannot guarantee a sound assumption.

That is the sequence to ask an adviser to show: the initial idea, its important assumption, the investigation, what was discovered, the revised model and the first test. A document that keeps the original recommendation regardless of those discoveries has missed the purpose.

A builder can use the resulting brief to understand the user, representative inputs, permissions, acceptance criteria and functions that remain deferred. An industry partner can see the access and delivery work being asked of them. A potential investor can examine the proposed use of money, the assumptions and the milestones still to be established. None

of them is being handed customer validation or an approved investment merely because the architecture is coherent.

After the preliminary Blueprint

The ten-week programme in Appendix J culminates in a preliminary integrated design. Execution then follows the unresolved evidence and responsibilities, rather than assuming every reader should launch on week eleven.

Tom's next thirty days focus on representative comparisons, permissions and Asha's ordinary-case test. The following stage can try the revised workflow on suitable live purchases if the test works. A three-month review considers full batch cost, failed assembly and interference with the development business.

Helen's first stage tests Ben's teaching and the partner workflow. A new adviser must demonstrate the unfamiliar-case reasoning before the method is sold more widely. The next live activation depends on a buyer, participation and suitable permissions. Her review considers actual partner use, support hours and what still depends on her.

A buyer's diary or specialist review may move the dates. A smaller offer, a pause or a decision to stop can be a useful outcome. The expenditure follows the next justified task.

Keep one short action record: the next result sought, the person responsible, the cost authorised, what must happen first and the review date. At a review, compare completed work with what was intended and change the next priority when necessary. Continuing support earns its place by improving those choices and helping the responsible people follow through.

Advice helps you make decisions. Delivery requires a named owner, specification, team, authority and budget. On an independent build, you assemble and coordinate those contributions. An AiGM packaged deal or tailored creation engagement coordinates the agreed commercial and digital deliverables for you. Your schedule identifies what is delivered at each stage, your own responsibilities and any continuing work. A strategy document, software prototype and production release are different deliverables, so specify them before paying.

Decide who can say yes

Before launch, a team needs to know who can change a promise, authorise a cost and stop delivery. The founder who writes “we will review it” has left a job without an owner. Assign authority alongside the task, with a route for a decision outside that person’s competence.

Use the offer to identify necessary specialist input. Technical approval affects Tom's first promise. Client authority, information rights and qualified contractual judgement affect Helen's. A capital-related venture has another boundary again.

The Master Blueprint makes that connection visible: the proposed preparation offer led to a written specialist review of its exact conduct and wording before paid delivery. [14] The general lesson is to establish what the venture may undertake at the stage when it affects the offer. A disclaimer at the bottom of an unsuitable product cannot perform that work.

Keep a short risk record tied to decisions. A concern about “AI accuracy” becomes a test of missed units and source links. “Founder capacity” becomes a weekly commitment and a named delivery owner. “No demand” becomes offers made to suitable buyers and what happened. Give each material risk an early signal, an owner, a response and any condition that prevents activity. Spending more should depend on the response, rather than on a calendar alone.

Test the partnership before dividing the company

Tom and Helen can explore continuing help or a potential JV with Paul, but each needs complementary contributions and a tested working relationship. A Blueprint purchase has not awarded equity or appointed an operating team. A partner who provides introductions has not necessarily undertaken delivery or funding.

Begin by assessing fit: the opportunity, available time and the contribution each person can actually make. Then agree a bounded piece of work. One person supplies industry judgement and suitable access; another connects the offer, economics and product sequence; a builder handles the necessary technical work. Somebody must still acquire customers, organise delivery, provide funding and manage the operation. Put a name against each responsibility, including those no proposed partner can yet undertake.

Observe the contribution before considering a longer arrangement. Did introductions reach people able to buy? Did the commercial analysis change a costly decision? Did the builder deliver a usable result? Were difficult tasks completed when promised? A short project does not prove a permanent partnership, but it reveals more than an enthusiastic meeting.

Before sharing ownership or making substantial commitments, settle the work and expected time, the cash or other resources each will supply, and who covers an overrun. Distinguish existing intellectual property from what the venture will create and agree what it may use. Decide who can approve expenditure, change the offer or bind the company. Discuss disagreements, a partner reducing their involvement and departure while everyone still wants the relationship to work. Appropriate legal, tax and financial advice should turn those decisions into workable terms.

Ownership, fees and control follow the proposed contributions and risks. They cannot be settled by a universal percentage. A distribution relationship might need a fee rather than equity. A technical contribution might be bought, licensed or made as part of a partnership. Funding does not remove the need for someone to run the company.

AiGM Market offers packaged company deals, personalisation of a listed package and tailor-made creation, alongside a separate portfolio of AiGM-owned ventures seeking early-stage investment ahead of a potential SEIS round. International partnerships follow their own route and terms. A selective joint venture may be considered on its merits. A company-package purchase does not itself grant an equity partnership, provide investment capital or appoint AiGM to run the company indefinitely.

Why I connected the stages at AiGM

My question about the accountancy practice I established in 1999 widened the field beyond PropTech. An operator could possess useful experience in more than one market. An agent could help investigate that experience. A promising suggestion then needed a route through customer, model, delivery and value decisions.

At AiGM, the organising sequence is Discover, Validate, Architect, Fund, Launch, De-risk, Grow, Build Value and Realise Value. [18] These stages give work a place. Decisions can return to an earlier stage: a new buyer may alter the architecture; a risk can change the launch; weak repeat use can change the growth plan.

The book teaches a manual version of that reasoning and, in Appendices L and M, shows you how to commission the practical package. AiGM adds connected matrices, research capabilities, commercial direction and coordinated development within the agreed engagement. The intended benefit is a faster, more connected starting point, with changed information carried into the affected decisions. You can reproduce the work independently by committing the necessary skills, time, money and resources.

For example, a source-backed observation sits beside a buyer hypothesis. The offer uses that hypothesis; the economics uses the offer’s price and delivery scope; the action plan names the test of both. When the buyer changes, those linked entries identify what to reconsider. Keeping source, status and revision together can also reduce repeated preparation. It does not ensure that the source is right or the judgement sound. Material outputs still need checking.

Let both companies earn their place

My shift away from a traditional roll-up did not make traditional businesses obsolete. The company, profession and relationships you already understand may be the foundation of the new opportunity. They can also remain valuable in their own right.

Tom's development company and Helen's consultancy still earn their places. They gave the founders advantages worth investigating. The NewCos now have finite next stages, useful capabilities and unresolved economics. Keeping both companies' demands visible lets the founders choose what to build, rather than drift into another job.

Build your Blueprint 12: People risk and execution

Decide the bounded next stage. Obtain named responsibilities, founder time, essential specialist checks and costs. Identify the three assumptions most likely to end or alter the venture, then assign a test and decision date to each.

Worked example: Tom caps the next three months at £6,000 and leaves resale outside it. Helen caps hers at £8,000 and tests partner teaching before wider licensing. Their rejected larger terms remain unresolved opportunities, not lost sales secretly counted in a forecast.

Add Section 12: action, owner, cost, dependency, evidence sought and review decision. Record the control needed before a risky activity. Change the sequence if access, capacity or a specialist requirement prevents the first promise.

Use Appendix M to name suppliers, dependencies, payments and acceptance owners across the nine deliverables.

Inside AiGM: How We Apply This

Figure 13 People, Responsibilities and Risk



We compare the capabilities required with named people's actual time, contributions and authority. Alignment and risk work then examine what happens when a contribution is missing, an assumption fails or an exception exceeds someone's competence. Research and software-assisted records can expose omissions; judgement is needed to choose the response and sequence. The output assigns ownership of the next work, identifies who may authorise commitments and states when specialist advice or a pause must come first.

In the fictional Blueprint: Tom's fictional Blueprint lets Asha manage known changes within confirmed terms. Technical suitability stays with the buyer's approver, and new credit terms return for a separate commercial decision. Delegation becomes clearer than simply asking everyone to help.

13 Your Place in Generation AI

Tom leaves the large reseller's order on the table. Helen leaves the national network's exclusivity unanswered on the offered terms. Neither ends this part of the journey with the easiest story to tell over dinner.

Tom can tell a better one. A supplier's quantity requirement made him look beyond his own site. Other developers bought together, his NewCo earned a fee, and Asha learned to recognise the mismatch that should stop a purchase. He can now distinguish a worthwhile coordinated transaction from a large order that would demand another company.

Helen can tell one too. A buyer's refusal made her examine adoption rather than polish an app. A practice paid to use her method. Priya learned to ask the question behind the checklist, and Ben began teaching that judgement. What Helen knew has become partly usable through other people.

Their operating shortfalls remain. Some decisions still return to them. The point of the journey is not that every attractive idea has worked. It is that both founders have acquired capabilities and choices they did not have when a platform was merely a possibility.

Read the company you have designed

Bring the twelve sections together before writing your final recommendation. Read the offer beside the delivery, the channel beside its cost and the timetable beside the people available. The useful question is whether the company in one section is still the company in the others.

If your buyer changes from the user to an intermediary, revisit positioning, permissions, support and margin. If a professional must approve every case, revisit price, capacity, funding and the build. If the first customer only needs a one-off result, revisit the recurring-revenue claim. Write the changes across the document rather than adding a footnote to an inconsistent plan.

Finish Section 13 with a recommendation: investigate further, proceed with a bounded stage, modify, pause or stop. Give the reason, the evidence you have, the largest remaining unknown and the next commitment. Name the work you are deliberately deferring. You should be able to explain the decision to another owner without handing them a pile of worksheets.

Tom's current recommendation authorises a bounded improvement to repeatable coordination, with no stock or credit exposure. Helen's authorises a teaching and partner-workflow test, with no exclusive network commitment. Their next investments address the companies they have begun, while preserving the larger possibilities.

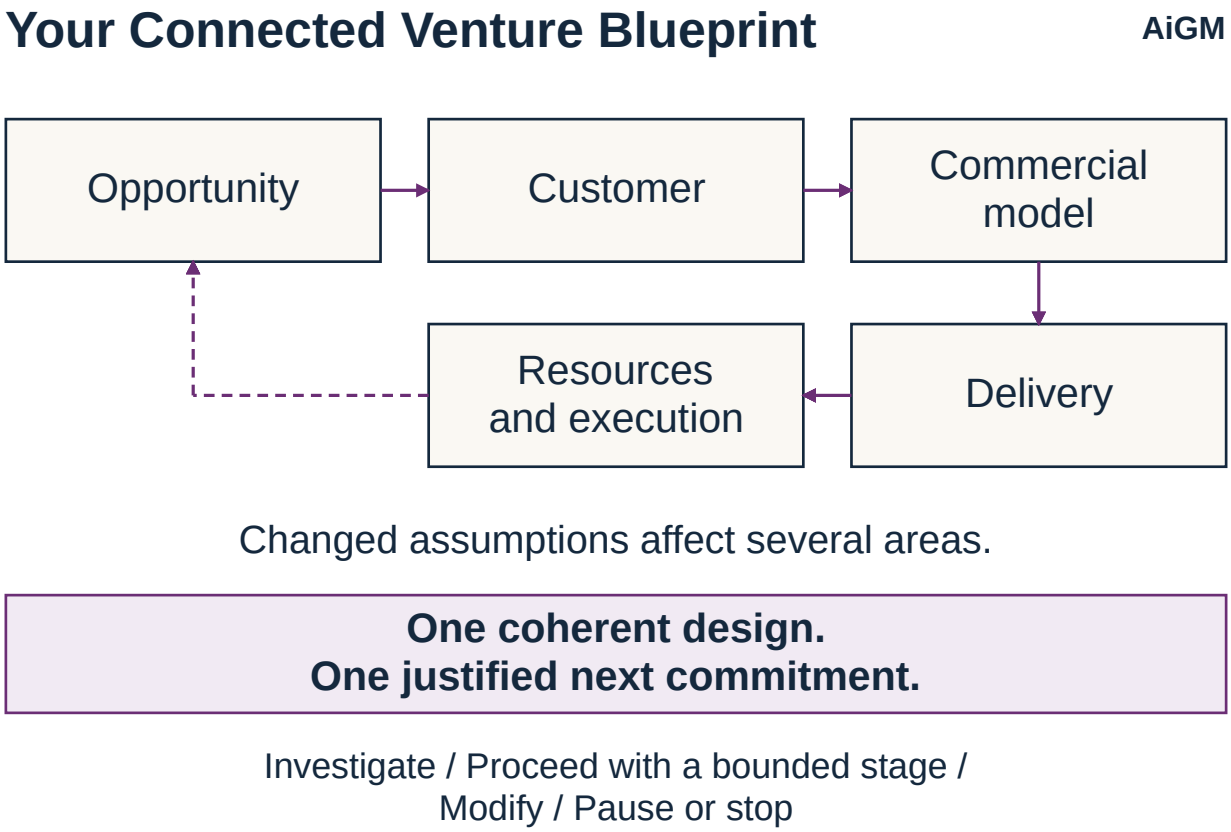
Build your Blueprint 13: Your integrated recommendation

Obtain an independent reading of your plan from someone able to question a consequential assumption. Ask them to trace one buyer change through the document. Use Appendix H's final section and worked examples to write a one-page recommendation with a named next action, amount, evidence test and decision date. If the sections contradict one another, revise them before committing. A coherent preliminary Blueprint is a starting design, with the unresolved tests plainly visible.

Now use Appendices K, L and M to commission, test and assemble the package, then move towards customer delivery.

Inside AiGM: How We Apply This

Figure 14 Your Connected Venture Blueprint



The integrated Blueprint should describe the same company in every section. We trace important assumptions through opportunity, customer, model, delivery and resources, preserving their sources and unresolved tests. A changed buyer or review cost should prompt reconsideration of the affected decisions, reducing repeated preparation. I challenge the recommendation against the strongest contrary evidence. The output is one reasoned next commitment, including work that waits. A coherent preliminary design remains the beginning of execution and commercial learning.

In the fictional Blueprint: Helen's fictional Blueprint connects the adviser buyer to training, permissions, licence revenue and support capacity. Her recommendation authorises a bounded teaching test while leaving the exclusive network arrangement unresolved. The connected design explains both decisions.

The question that changed what I looked for

The Purplebricks article changed the question I brought to my own experience. I had been considering which traditional businesses to acquire. I began asking what kind of company could serve work common to an industry, including businesses it would never own.

That question stayed with me through years of studying business models and, later, AI. It changed what I looked for: an overlooked customer need, a different way to serve it and a model that could sustain a company.

AiGM turns this approach into fully packaged company opportunities. We connect the commercial model, identity, digital products and strategies around a customer problem. Choose a company package, personalise one or commission a tailor-made company. You contribute the industry knowledge, founder decisions and work agreed in your proposal.

Your preliminary Blueprint connects an opportunity to a customer, a purchase, delivery and a next decision. Where an answer remains unknown, you know what to investigate next.

A familiar detail may now hold a different meaning: a supplier needing dependable demand, a client waiting for a decision or an adviser who could serve a customer differently. Experience becomes an advantage when you test who could benefit.

A new generation of self-made millionaires could emerge from people recognising needs that AI now makes practical to serve. Tom's new purchase and Helen's new customer give that possibility a commercial shape.

Begin with one customer problem and one conversation. Use the practical appendices to examine demand, costs and delivery. Or explore AiGM Market now, including the FINTRADA example. You do not have to finish the book before considering your next company.

The £13 million question made me look beyond the next acquisition. Practical work taught me to connect ambition to the customer, delivery and cash. Hold the larger possibility in view while making the next commitment small enough to test.

A capability you take for granted may matter to someone else. Explore how it could become the foundation of a company.

For years, I asked: what kind of company could I build next?

Generation AI invites you to recognise the opportunity and choose your route. Build independently, choose a packaged company or ask AiGM to create one around you. Your next company could begin with what you already know.

What has AI finally made possible for you?

Build Your Next Company With AiGM

Build independently or choose a head start

The book gives you a practical route from industry knowledge to an opportunity, a Blueprint and a company package. The thirteen chapters and Appendices A to J help you develop the commercial design. Appendix K covers execution, Appendix L specifies the nine deliverables and Appendix M provides commissioning tools. You can follow the route without becoming an AiGM client.

On the independent route, you select and coordinate suppliers, make the commercial decisions and test their work. You may build some elements yourself and pay specialists for the website, portal, app, strategies, incorporation and banking arrangements. Allow for your time, supplier invoices, integration, checking and changes. Those commitments belong in your budget before you begin.

Or choose a fully packaged company

AiGM brings the package together through commercial strategy, our AI development team and our connected proprietary systems and matrices. Choose a listed company, ask us to personalise it, or commission a tailor-made company. Your package connects the business foundation, digital products and commercial strategies within one agreed engagement, so you can concentrate on your industry, customers and founder responsibilities.

Every company package has nine core deliverables

The FINTRADA example on the website shows the nine deliverables included in every company package: limited-company incorporation arrangements and business-bank application support; a website; a portal; an app; an AI Venture Blueprint; a marketing strategy; a business development strategy; a funding strategy; and an exit strategy. Each is developed around the company and the specification you agree.

The portal is the customer and operator workspace for onboarding, documents, tasks, progress and messages. The app provides the agreed mobile journey. Your deliverables schedule states the functions, development stage, rights, milestones and acceptance criteria. It identifies existing preparation and any work completed after engagement. Company formation and banking require the relevant checks and provider approval. You review the full scope before payment.

Explore the package before choosing your payment option

First see the company opportunities, nine-deliverable example and the role you would take. Then review the current payment choices on AiGM Market. Options may include spreading the initial portion of the fee or making one initial payment. The website carries current prices, so this book can focus on helping you understand the opportunity and decide what fits you. Confirm the total fee, applicable VAT, payment dates and further costs in your written proposal.

Where a later fee depends on funding, the agreement defines the trigger and what happens if funding is partial, delayed or unsuccessful. Monthly payments follow the dates agreed in the contract. A funding strategy identifies capital needs, potential routes and preparation; it does not guarantee funding. Your company may also require development, operating and launch resources beyond the package, as specified before commitment.

Three clear sections on AiGM Market

Companies for Sale: browse fully packaged company deals across different industries. Each includes the nine core deliverable categories. If a company nearly fits, use the personalisation option to discuss changes to the audience, brand, offer or workflows. The proposal confirms the work, rights, delivery stages and any additional price.

Tailor-made Companies: commission a package around your own opportunity, experience and requirements. Investment Opportunities: a separate route for prospective investors in AiGM's own ventures seeking early-stage capital ahead of a potential SEIS round. Investment terms, risks and any tax-relief eligibility need their own assessment and documents. A package purchase is distinct from investing in an AiGM venture. International partnerships remain available through a separate website menu and commercial discussion.

Your next step can be a conversation

Visit www.aigm.co.uk and AiGM Market to explore the companies and FINTRADA example. You can request a free strategy session before finishing the book. Bring your industry knowledge, the problem you want to solve, your ambition, available time and resources. We can compare the independent route, a company package, personalisation and a tailor-made company.

If there is a fit, review your written proposal, deliverables schedule, responsibilities and agreement before payment. Once engaged, your call with Paul confirms what you and AiGM will do, the first actions and the project milestones. Or continue independently with the guides that follow. Both routes begin with an opportunity that AI has finally made possible and the commitment to develop it into a company.

Appendix A: Your One Page Opportunity Brief

Use one page. Date it. Update it after a conversation, purchase or delivery changes the idea.

Your starting advantage. Which industry, decision or customer group do you understand? What actual access, capability or relationship can you use?

The incident. What happened recently? Who was affected? What consequence followed? Separate observed facts from estimates.

The initial customer. Who shares the problem, who uses the result and who authorises payment? What event makes the purchase timely?

The alternative. What do people do today? What does that cost in money, effort or consequences? Why might they keep it?

The proposed change. What will your company deliver? Which work changes, where does AI contribute, and where do people retain responsibility?

The first model. Who pays, how much, when and for what obligation? What route could reach them?

The next test. What will you do, with whom and by when? What result would make you continue, change direction or stop?

The company beyond you. If the test works, which part could become repeatable? What founder dependency or ownership issue will you address first?

Appendix B: A Conversation About a Real Event

Begin with the participant's recent experience before describing your offer. Obtain permission for any recording and respect confidential information.

1. Tell me about the last time this happened. What were you trying to do?

2. What happened next, and who became involved?

3. How did you resolve it? What information, supplier or tool did you use?

4. What time, money or other consequence can you reasonably identify?

5. Have you tried to change the process? What did you buy or decide?

6. Who would authorise a different approach, and when would it become a priority?

Then, where the circumstances fit, describe a bounded offer with a price and a next step. Ask for a decision appropriate to the stage.

Afterwards, record the incident, stated costs, existing alternative, buying roles, objections and commitments. Distinguish what the participant said from what you inferred. Follow up on promised actions; record whether they happened.

Appendix C: A Working Economics Sheet

Choose a unit that matches your first sale: an assignment, account, site, licence or completed transaction. Show the period and state whether figures include VAT. Use actual observations as they become available.

Input	What to include
Price and payment timing	What the customer pays and when cash arrives
Delivery labour	Replacement-cost time for preparation, review, rework and support
Other direct costs	Tools, payment charges, direct suppliers and costs attributable to the unit
Acquisition	Sales time, advertising, partner fees and relevant onboarding effort
Contribution	Price less the costs you have specified; state the definition consistently
Overhead	Management, premises, continuing software and other shared costs
Cash requirement	Payments before collection, deposits, stock and remaining delivery obligations
Repeat behaviour	Actual renewals, later purchases, service costs and departures by starting group

Test lower volume, slower collection, longer delivery time and higher support cost. Identify the assumption that most changes your decision. Do not use a hoped-for customer lifetime as observed evidence.

Appendix D: Your Next Investment Decision

Keep four short records. They can sit in the same working file.

Facts and observations: dated incidents, transactions, use and measured delivery. Note the source and any limitation.

Assumptions and hypotheses: the buyer, price, cost or behaviour you currently expect. State the test that would support or challenge each one.

Decisions: what you chose, why, what you committed and when you will review it.

Rights and responsibilities: ownership, permitted information use, delivery authority and material obligations that affect the model.

At a review, return to the five questions. Continue where the evidence warrants a further commitment. Modify where the customer or economics points to a better arrangement. Pause or stop when the central proposition is unsupported or the remaining risk exceeds the resources you can responsibly commit.

For the developing company, note the weakest link: returning customers, acquisition, delivery, economics, useful assets or decisions still dependent on you. Choose one improvement to test next. Finish with the amount you will spend, the person responsible and the date you will decide again.

Appendix E: Compare Three Ideas

Compare three ideas. Put a fact, a buyer you can approach or an important unknown in each cell. A score cannot establish demand. Nadine's manufacturing comparison shows how to choose the next investigation.

Question	Capacity marketplace	Quotation comparison	Meeting notes
Problem and frequency	Idle capacity and urgent orders; fit unknown	Repeated costly comparison delays	Weekly inconvenience; consequence unclear
Access to buyers and facts	Knows suppliers; buyers not yet found	Purchasing managers with live quotations	Own team; outside payer unknown
Relevant advantage	Industry contacts; transaction skills untested	Knows specifications and purchasing	Little advantage beyond existing tools
Why possible now?	Digital access; matching still difficult	Extraction may cut preparation time	Transcription already available
Payment and delivery cost	Fees, volume and disputes untested	Test price against preparation and review	Outside willingness to pay unclear
Repetition and growth	Needs both sides at the same time	Repeat comparison with engineer review	Repeatable tool; weak buyer access
First test: cost and difficulty	Match one real order; demanding	One paid comparison; bounded cost	One meeting; cheap but weak demand test

Nadine chooses quotation comparison: accessible buyers, a costly problem and an affordable test. Payment and review costs remain uncertain. The marketplace's larger ambition cannot resolve its harder first test.

Circle the unknown most likely to change each decision. Choose one investigation, a spending limit and a date. Revisit the other ideas when new information changes their prospects.

Appendix F: Economics and Ownership Choices

These workings accompany Chapter 11's separate annual scenarios. They are neither Tom and Helen's forecasts nor results from their fictional journeys. All figures exclude VAT. Operating profit is before interest and tax; investment and cash timing are separate.

Coordination capacity and economics

Six hundred annual batches average fifty per month. Three buyers per batch produce 1,800 buyer participations, not necessarily 1,800 unique buyers. At ten delivery hours per batch, annual delivery is 6,000 hours. At 125 productive hours per delivery equivalent per month, or 1,500 a year, that requires four delivery equivalents, with management, cover and escalation funded additionally.

Fee revenue is 600 × £1,800 = £1,080,000. Labour and other direct costs are 600 × (£400 + £140) = £324,000. Attributed acquisition is 600 × £180 = £108,000. After £420,000 of central costs, operating profit is £228,000. Failed assembly belongs in the measured workload or a separate cost allowance; it cannot be discarded.

At fifteen hours rather than ten, direct cost is £740 per batch and £444,000 annually. With the other stated costs unchanged, profit falls to £108,000. The company would need 9,000 delivery hours, or six delivery equivalents on the same capacity assumption.

At three buyers paying £600, the ordinary contribution after attributable acquisition is £1,080. If only two committed buyers still qualified for the same supplier arrangement, fee revenue would fall to £1,200 and contribution to £480 with the stated costs unchanged. If they no longer qualified, there might be no transaction or fee at all. Confirm the supplier terms before calculating that sensitivity as a sale.

Licensing capacity and economics

The annual scenario uses an average of 200 paying partners at £250 monthly, plus 1,200 £900 activations. Revenue is £600,000 + £1,080,000 = £1,680,000. It assumes an average of six activations per partner per year, not a minimum contractual purchase.

Partner support costs 200 × 12 × (£100 labour + £25 other costs) = £300,000. Activation delivery costs 1,200 × (£300 labour + £60 other costs) = £432,000. Total direct costs are £732,000. Deduct £120,000 partner acquisition and £550,000 central costs to leave £278,000 operating profit.

Support requires 4,800 annual hours; activations require 7,200. The combined 12,000 hours need eight delivery equivalents on the same 1,500-hour annual assumption. Software and licences have not removed the people required to teach and support the method.

At eight activation hours rather than six, annual direct costs rise £120,000 and profit falls to £158,000. If partner support rises to four hours monthly as well, another £240,000 reduces the result to an £82,000 loss. Faster client acquisition cannot repair an underpriced support obligation by itself.

At a fully costed £1,200 to acquire a partner, £120,000 could support one hundred acquisitions. Suppose 20% of 200 opening partners depart over the year: forty acquisitions replace them before growth. Opening partners used to calculate departures differ from the average paying base used for revenue. This is a scenario, not a forecast of retention or actual growth.

Monthly partner contribution is £125 before central costs and partner acquisition. On that stream alone, recovering £1,200 takes 9.6 paid months. Activations could contribute towards recovery, but their frequency must be observed. Initial unrecovered onboarding would lengthen it. None of these workings establishes lifetime value.

The month nine snapshots

Tom: three completed ordinary batches yield £5,400 revenue and £3,240 contribution, less £4,000 central overhead, leaving a £760 shortfall. Nine batches have been completed cumulatively; the last month's rate is not an established annual rate.

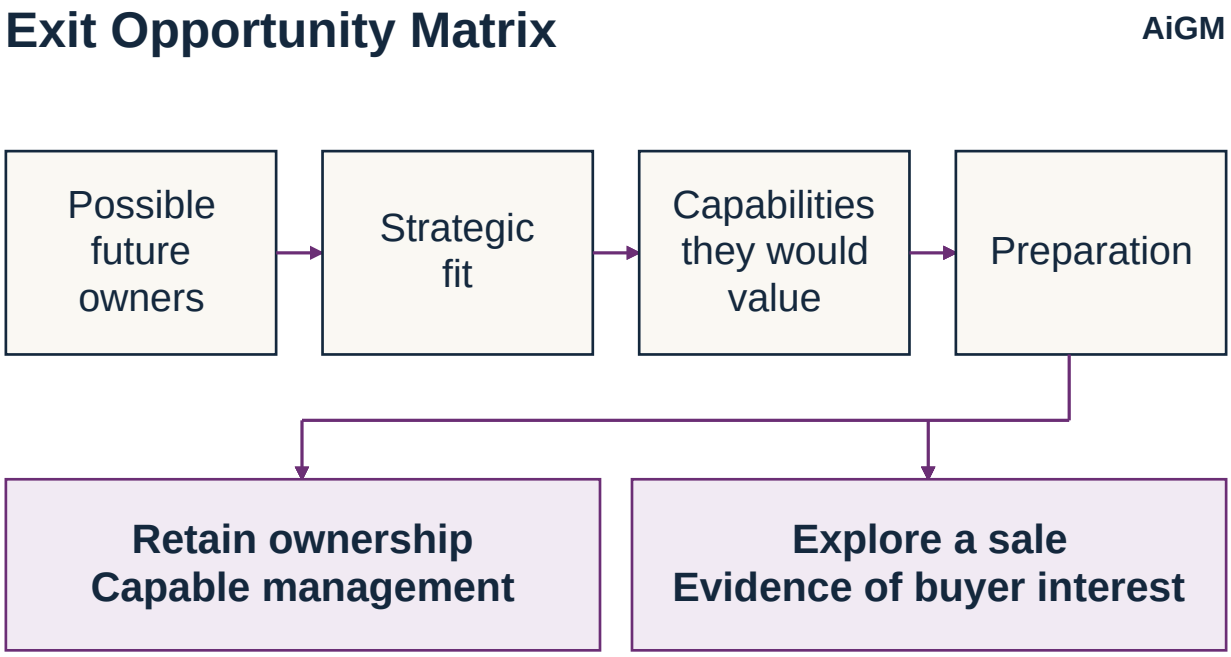
Helen: four partner licences yield £1,000 revenue and £500 contribution; three activations yield £2,700 and £1,620. The combined £2,120 contribution less £2,600 overhead leaves a £480 shortfall, before new partner acquisition or unusual work. Five partners have enrolled cumulatively and one has left.

From business value to an owner's proceeds

A £13 million enterprise value with £2 million of net debt would leave £11 million of equity value before other adjustments. An owner of half the equity would have a £5.5 million interest on those simple assumptions, before transaction terms, costs and tax. The example assigns no value to either operation. Purplebricks' historical £1.3 billion benchmark was an equity market value, not an enterprise-value comparison on identical terms. [26]

Future ownership choices

Figure 16 Exit Opportunity Matrix



A sale is one possible outcome.
Buyer interest and value require evidence.

The exit matrix starts with possible future owners and why the company might fit them. We investigate which capabilities they could value and what preparation would make those capabilities transferable. Retaining ownership is also a legitimate choice: dependable management and delivery can widen an owner's options without a sale. Buyer interest, sustainable cash and a price require evidence. Preparing the company gives you choices; it does not oblige you to sell.

Appendix G: Give the Investigation Its First Week

Choose a week in which you can set aside about three hours, in short blocks, around your business or job. The aim is to leave with a better next decision.

Day 1: choose the industry and incident. Spend twenty minutes recording a recent problem you know from experience: what happened, who repaired it and what consequence followed. Choose an industry where you can reach someone who has lived through it too.

Day 2: compare three possibilities. Use Appendix E for thirty minutes. Include an ordinary service or internal improvement alongside the idea that excites you most. Choose the investigation with a meaningful problem, a usable advantage and an affordable next test. Write the unknown that could overturn your choice.

Day 3: ask for conversations. Contact three suitable people outside your own operation. Seek the user and someone able to authorise payment. Ask for twenty minutes about a recent incident, using Appendix B to prepare. Record whom you approached and which meetings were arranged.

Days 4 and 5: listen to two accounts of the problem. Where diaries allow, hold two conversations. Ask what happened, what they did and what they spent or changed. Keep their answers separate from your interpretation. If meetings fall later, use these days to arrange them and investigate the existing alternatives; the week has not failed because a buyer was unavailable.

Day 6: change the brief. Update Appendix A with the buyer, current method and smallest useful result you could offer. Mark what you learned, what contradicted your first view and what remains unknown. If the problem does not travel, say so.

Day 7: choose the next test. Use Appendices C and D only as far as the next decision requires. Perhaps you need another buyer conversation, a demonstration on real inputs, a qualified reviewer or a priced offer for one small result. Name the person, date, budget and outcome that would make you proceed or change direction.

Measure the week through what you did and discovered: three approaches, conversations held or booked, one comparison, an updated brief and a next test with a limit. A surprising refusal can be more useful than an encouraging opinion. Seven days begins the investigation; it does not establish that a company has been validated.

The five questions stay with you: What do you notice? Who needs it? What can change? Will they pay? Can it work beyond you? A later answer can change an earlier one. The first week gives you somewhere to start asking them.

Appendix H: Your Preliminary Venture Blueprint

Use one document for one opportunity. Begin with short entries, date them and revise the affected sections when evidence changes the idea. The chapter exercises add to these same sections. Blank or uncertain entries are useful: they identify the next investigation.

Keep the record connected

Beside a material statement, record its source and date, whether it is an observation, assumption or decision, and which test could change it. Identify the other sections it affects. For example, “adviser buys an activation” affects the route, price, contribution and cash; “human review required” affects delivery, capacity, risk and budget. A changed assumption should trigger review of those entries.

Write enough for the next decision. Uncertain entries show where work is needed; they need not be filled with estimates to make the document look complete. Appendix I provides selected completed sections for both fictional founders and the anonymised venture. Appendix J provides a ten-week route through this same document.

1 Purpose and founder advantage

Built through Chapter 1.

Purpose: the choices this venture should make possible, including its relationship with your existing business. Usable advantage: relevant judgement, relationships, credibility, access, assets and permissions. Contribution: time, cash and capability you can actually supply. Constraint: what must remain protected.

Connect this to opportunity selection. A buyer you cannot approach is a different beginning from one you can reach next week. Mark each claimed advantage as observed, founder-stated or still to be checked.

2 Opportunity and selection

Built through Chapter 2.

Incident: what happened, to whom, when and with what consequence. Alternative: how they resolve it now and why they might continue. Selection: why this problem deserves attention ahead of two competing ideas. Evidence: source, date and uncertainty. First disproof: what would make the problem too slight or too specific to support the offer.

Carry the chosen customer job into Sections 3 and 4. An internal saving is useful on its own terms; outside delivery will add selling, support and other costs.

3 Changed means and architecture

Built through Chapter 3.

Job: what the customer needs to complete. Change: the part now made practical by technology, access or commercial design. Process: inputs, extraction or preparation, calculation, review, approval and final output. Roles: what tools do, what people decide and what specialists must supply. Deferred functions: what the first version leaves for later.

Link each function to a buyer need or test. State the ordinary and awkward inputs needed to examine it. A faster output that requires more correction should change both the architecture and costs.

4 Customer and validation

Built through Chapter 4.

User, beneficiary and payer: name each role and its reason to change. Trigger: when the purchase becomes a priority. Observations: recent incidents, existing alternatives, refusals and commitments. Test: what offer or demonstration will resolve the important buyer uncertainty. Result: what actually happened, separate from intention.

If the payer or user changes, revisit the architecture, positioning, price and permissions. Establish any specialist prerequisite before running a test that could itself create obligations.

5 Model pricing and revenue

Built through Chapter 5.

Purchase unit: account, site, assignment, licence or completed transaction. Price and payment event: what the buyer owes and when. Responsibility: what the company must perform, what the customer retains and what happens if the transaction fails. Alternative model: a credible arrangement you could test instead.

Double assumed sales and trace what doubles: staff, support, stock, acquisition, working capital or founder time. Identify what can be reused. Carry each obligation into delivery and economics. Proposed prices remain assumptions until tested.

6 First offer and positioning

Built through Chapter 6.

Write the offer in the buyer’s language: customer, useful result, scope, required inputs, deadline, price, acceptance and responsible person. Explain where the buyer retains control and how missing information or a correction is handled. State the next decision this purchase would teach you to make.

Link the promise to delivery before presenting it. Record the response to the priced offer and any requested change. Confirm terms and essential rights or professional input before accepting work.

7 Distribution and acquisition

Built through Chapter 7.

Route: direct approach, partner, professional channel or transaction assembly. Work: who initiates contact, qualifies, explains, sells and supports. Partner terms: contribution, fee, relationship ownership, exclusivity and ending. Measures: approaches, suitable conversations, proposals, paid use and full acquisition effort.

Connect the route to what the product must do for everyone using it. A channel may introduce a second user and new support obligations. Revisit margin and control when the partner's terms change.

8 Delivery quality rights and boundaries

Built through Chapter 8.

Workflow: named owner and handoff for each task through to a useful completed result. Quality: acceptance criteria, difficult-case tests, source links, review, exception handling and correction. Rights: customer information, background methods, code, licences, retention and permitted reuse. Specialist boundary: work requiring qualified judgement or permission.

Record observed time and defects. Do not treat a prototype output as evidence of dependable delivery. Feed review work into Section 9 and unresolved authority or capacity into Section 12.

9 Economics cash and funding

Built through Chapter 9.

Unit: price less specified preparation, review, rework, support, tools and attributable acquisition. Show founder time at a replacement cost. Shared costs: management and overhead. Volume: actual sales separately from scenarios. Cash: receipt dates, payments due, setup, capital investment and work owed. Funding: amount, use, timing, source and conditions for the next stage.

Use Appendix C for workings. Compare base, slower and more costly versions. Identify the assumption that most changes the funding need. Possible grants, loans or equity require current eligibility, terms and specialist checks where relevant; an enquiry is not available cash.

10 Repeat use and growth

Built through Chapter 10.

Returning job: why and when the buyer needs the result again. Evidence: use, second purchases, support, retention and departures by starting group and route. Next segment: which capability travels and which new work is required. Condition: what must be established before extending the offer.

Link repeat use to acquisition recovery and capacity. One-off value can support a different model; recurring billing alone cannot demonstrate recurrence. Update economics when the customer mix changes.

11 Defensibility value and ownership

Built through Chapter 11.

Controlled capability: method, team, workflow, rights, trusted access or contracted relationship the company can actually use. Competitor test: what another competent provider would need to reproduce it. Dependencies: founder decisions, key customers, distributors or suppliers. Value evidence: sustainable cash, repeatable delivery and transferable relationships. Ownership options: retain, manage through others, partner or eventually sell.

Keep potential separate from established assets. Do not assign a value from a convenient multiple. Link the next value-building task to a missing capability, right or economic condition.

12 People governance risk and execution

Built through Chapter 12.

People: founder role, actual weekly contribution, operating owner, specialist and partner responsibilities. Authority: who changes scope, spends, approves and stops. Risk: three critical assumptions, early signals, tests and responses. Partnership: bounded working trial and separately agreed IP, funding, control and departure terms where needed.

Plan: action, named owner, dependency, authorised cost, evidence sought and decision date. Describe a first ninety days with conditional stages. State what must happen before selling, building or raising. Keep the established company’s capacity and money visible.

13 Integrated recommendation and commitments

Built through Chapter 13.

Recommendation: investigate, proceed with a bounded stage, modify, pause or stop. Why: evidence supporting the choice and the strongest contrary observation. Coherence: trace a buyer change or delivery-cost change through every affected section. Unknown: what still

needs a customer answer or professional input. Commitment: next action, owner, amount, test and review date. Deferred work: what this decision does not authorise.

Write a one-page summary another owner can understand. Link it to the detailed entries and evidence. This completed preliminary Blueprint gives you a reasoned starting design; demand, execution and the future company remain to be established.

A final consistency check

Does the offer serve the buyer you actually identified? Does the workflow complete that promise? Does the price pay for the workflow and route? Does the cash plan fund the timing? Can the named people undertake it within the rights and boundaries you have? Does the next stage test the assumption on which the recommendation most depends? Update the summary whenever an answer changes.

Appendix I: Selected Blueprint Examples

The first two examples are selected completed sections at the end of month nine in the fictional journeys. They show how earlier decisions connect, rather than claim a validated market. Each would sit beside dated sources, contracts and operating records in a real Blueprint.

Tom Mercer and the coordination NewCo

Sections 1 and 2 - purpose and opportunity. Build a separate purchasing-coordination company alongside the development business. Contribution: supplier knowledge, buyer access and four founder hours weekly. Starting problem: smaller developers cannot individually reach worthwhile supplier terms; approved compatible requirements may travel together. Alternatives: internal purchasing improvement, materials resale or a broader marketplace. Coordination is selected because the founder can test one qualifying batch without stock or credit.

Sections 3 to 6 - architecture and purchase. Requirements retain their technical source and revision. Tools assemble comparisons and calculate quantities; buyers' competent people approve suitability; the supplier confirms qualifying terms; Asha coordinates commitments and changes. Three outside buyers contract directly with the supplier and pay £600 each to the NewCo for a qualifying confirmed purchase. No unauthorised substitution, buyer credit or stock purchase belongs to the current offer.

Sections 7 to 9 - route, delivery and economics. Direct relationships provide the first route, with conversation-to-commitment work recorded. Ordinary delivery includes rejected candidates and changes, not only successful confirmation. The first batch contributes £800 after £560 labour, £140 other direct costs and £300 acquisition against £1,800 fees. The later ordinary batch contributes £1,080 after £400, £140 and £180 respectively. Goods of £60,000 in the first transaction are supplier sales, not NewCo revenue.

Sections 10 and 11 - recurrence and value. Nine batches have completed cumulatively, three in month nine. Some buyers return when requirements align; merchant credit or timing may favour another route. Asha can identify unsuitable requirements and manage ordinary cases. Transferable supplier arrangements, buyer relationships and teachable coordination remain value-building tasks; no network effect or valuation is established.

Sections 12 and 13 - recommendation. Modify and continue a bounded three-month test capped at £6,000: £3,000 process improvement, £2,280 projected current operating shortfall and £720 contingency. The month-nine shortfall is £760. Test whether the completed workflow needs fewer founder decisions at viable cost. The £240,000 resale/credit request is declined on the offered terms. A failure of compatibility, worsening economics or

interference with the existing business would narrow or pause the next stage. Wider matching, stock and credit remain outside it.

Helen Ward and the licence NewCo

Sections 1 and 2 - purpose and opportunity. Make the consultancy's handover capability usable through other advisers. Helen supplies a method, representative permitted cases, professional relationships and five founder hours weekly. The problem is unaccepted decisions between sales and delivery, not merely untidy documents. Internal improvement and a larger personal consultancy remain alternatives.

Sections 3 to 6 - architecture and purchase. Extraction identifies promises and sources; designated client people assign and accept decisions; unresolved exceptions return to the appropriate authority. A £600 monthly app is refused. A six-week implementation using existing tools sells for £3,000. Its thirty-two hours at £50, £150 direct costs and £450 acquisition leave £800 before overhead. The first pilot demonstrates use, not a proved reduction in all disputes.

Sections 7 and 8 - changed customer and teachability. An advisory practice buys a £900 activation and sells its own client implementation for £3,000. It retains the client contract and delivery responsibility; the NewCo supplies the licensed method, training and bounded support. Its own revenue is £900. Separate client permissions and an adviser view become requirements. Priya learns acceptance and authority; Ben learns to teach the reasoning on unfamiliar cases. Contractual judgement remains with an appropriate professional.

Sections 9 and 10 - economics and repeat. First partner activation costs £400 labour and £100 other direct costs, contributing £400 before partner acquisition. Ordinary later activation targets six hours at £50 plus £60, leaving £540. The £250 monthly partner licence includes bounded support: two hours at £50 plus £25 leaves £125. Five practices have enrolled; one has left and four remain. Their three paid activations in month nine contribute £1,620, with £500 from partner licences, before £2,600 overhead. The £480 shortfall excludes new partner acquisition and unusual work.

Sections 11 to 13 - ownership and recommendation. Clarify reusable method and tool rights, teachability and partner concentration. Decline proposed national exclusivity; offer a bounded non-exclusive trial, still unresolved. Authorise up to £8,000 over three months: £5,000 for training and workflow/permissions improvements, £1,440 projected operating shortfall and £1,560 contingency. Test whether Ben can train another adviser without Helen supplying routine answers. Higher support requirements or inactive partners would alter scope, price or continuation. Wider software and exclusive distribution remain deferred.

The anonymised venture after planning

This example summarises the supplied Blueprint’s final recommendation. It records completed architecture and proposed execution, with no claim of customer payment, regulatory clearance or funding.

Advantage and selection: an experienced property operator has domain knowledge and relationships. Three possibilities are connected: preparation, matching and relationship management. Preparation comes first because one customer can examine one result without a populated network on both sides.

Buyer and product: the initial hypothesis is a repeat project sponsor before professional review. The offer structures claims and evidence, exposes gaps and supplies a reviewable case pack. AI may assist extraction and flagging; controlled calculations and human review remain. Valuation, investment or credit judgement and capital arrangement are outside the proposed initial service.

Execution and funding: establish the exact specialist-approved operating boundary and permissions first. Then present qualified priced offers, observe payment and deliver bounded cases. Track reviewer utility, hours, defects and repeat behaviour. Customer-funded learning is the primary sequence; other funding routes are contingent enquiries. Broad software and matching remain deferred.

Recommendation: proceed with modification through a capped evidence programme. Change the buyer if intermediary demand is stronger; narrow the scope if cases remain bespoke; pause if the operating boundary or economics cannot work. The demonstration pack and score illustrate design, not investment quality.

Appendix J: Your Ten Week Blueprint Programme

Nearly a decade of Paul's investigation sits behind this approach. Ten weeks is a proposed route for concentrated reading and preliminary Blueprint preparation, not an observed typical completion time. The aim is one connected design and a justified next decision, rather than a validated company, completed product, funding or valuation.

Allow about three to five hours a week for reading, short writing sessions and conversations where possible. Some work requires other people's diaries or specialist input. Carry an unanswered question forward visibly; extend a week when it affects what you may safely promise. Keep paid delivery and larger build commitments separate from this preparation timetable.

Use one opportunity and the thirteen sections of Appendix H throughout. Appendices A to E supply supporting tools; Appendix I shows completed selections. Read for the decision, then record only enough to make it. A surprising refusal can move the programme forward by changing the design.

Week and reading	Achievable output	Decision
1. Introduction; Chapters 1 and 2; Appendices A and E	Sections 1-2: purpose, usable founder advantage, one recent incident and comparison with two alternatives. Approach suitable outside participants.	Which opportunity deserves this investigation, and what would overturn the selection?
2. Chapters 3 and 4; Appendix B	Sections 3-4: first process map, buyer/user/payer, existing alternative and accounts of recent incidents. Book conversations that cannot happen yet.	Which buyer and changed capability should the first offer serve?
3. Chapters 5 and 6	Sections 5-6: compare two models; write a bounded offer with price, responsibilities and required inputs. Identify prerequisites before presenting it.	What could the customer actually buy, and what wider functions wait?
4. Chapter 7	Section 7: one direct or partner route, adoption work, indicative acquisition costs and proposed partner terms. Seek a response to the priced next step where appropriate.	Does this route change the product, customer or control of the company?
5. Chapter 8	Section 8: ordinary and awkward input cases, handoffs, review and exception criteria, information rights and a non-founder capability test.	What must be taught, checked or referred before reliable delivery is plausible?

Week and reading	Achievable output	Decision
6. Chapter 9; Appendix C	Section 9: unit economics with replacement-cost founder time, cash sequence and base/slower/more costly cases. Distinguish observations from assumptions.	Which price, workflow and next spending limit could the resources support?
7. Chapter 10	Section 10: returning job, suitable customer/partner profile, observations available and a repeat-use test. Link recurrence to cost and acquisition recovery.	Is repeat purchase plausible, and which adjacent market should wait?
8. Chapter 11; Appendix F	Section 11: controlled rights and capabilities, founder dependencies, larger-scale capacity scenario and ownership preferences.	What would make this company worth continuing beyond the founder?
9. Chapter 12; Appendix D	Section 12: named roles, actual founder capacity, specialist prerequisites, three critical assumptions and staged action/cash plan.	Can a bounded next stage operate alongside the existing business, and what help is missing?
10. Chapter 13; Appendices H and I	Section 13: integrated preliminary Blueprint, one-page recommendation and independent challenge of a consequential assumption.	Investigate, proceed with a bounded stage, modify, pause or stop... and what exactly is the next commitment?

When the timetable changes

If interviews slip, use the time to examine existing alternatives and prepare representative inputs. Keep buyer claims provisional. If specialist advice changes what may be offered, revise Sections 3, 6, 8, 9 and 12 before activity. If a priced offer is refused, trace the reason through the buyer, model and route instead of starting another build.

Tom and Helen's month-nine outcomes are fictional later execution, not promises for week ten. Your preliminary Blueprint may recommend another interview or technical test before a paid offer. It may also show that the best result belongs inside your existing business. Either finding can justify the work.

At the end, explain the central idea, customer purchase, work owed, economics and next decision to another owner. Ask where the design relies on an assumption you have not investigated. Update the affected sections, give the next task an owner and review date, and let evidence determine the pace.

Appendix K From Blueprint to a Company You Can Operate

This guide continues beyond the ten-week Blueprint programme. Use it with Appendix L, which details all nine packaged-company deliverables, and Appendix M, which provides the commissioning and handover toolkit. Work with your own team and appropriate specialists. Timings and budgets depend on industry, scope and evidence. Maintain one record with the action, owner, cost, dependency, evidence and decision date. Progress requires completed work, not simply reading the next step.

1 Choose one customer and one first offer

Write a one-page launch brief stating the problem, buyer, result, price hypothesis, delivery boundary and why your experience gives you an advantage. Compare three ideas with Appendix E, then select one. Put the others aside until you have tested the first.

Output: a chosen opportunity, a bounded offer and a list of assumptions that could invalidate it.

2 Investigate purchases before building

Use Appendix B to ask suitable buyers about a recent real event, existing alternatives, consequences, budget authority and buying timetable. Begin with a manageable set of interviews, such as ten, as a learning target rather than statistical proof. Record supporting and contradictory evidence. Ask for a proportionate commitment: a paid pilot where appropriate, a demonstration meeting or access to test data.

Decision: proceed, revise or stop. Compliments and non-binding expressions of interest are not sales.

3 Scope the smallest deliverable service

Map the journey from enquiry to payment, onboarding, delivery, support and renewal. Mark each task as human, software or AI-assisted. Specify what happens when the system cannot complete a task. Start with manual fulfilment where it allows a useful customer test without a large build.

Output: service map, inclusion and exclusion list, named responsibilities and exception process.

4 Budget the business and protect its cash

Use Appendix C to calculate revenue per unit, direct costs, model/API usage, human review, payment fees, hosting, support, refunds and acquisition costs. Add development, specialist

advice, insurance and working capital as applicable. Model slow sales, late payments and higher support effort. Set a spending limit and staged release of funds.

Decision: identify the minimum launch resources and who supplies them. An investor pitch does not fund unpaid invoices.

5 Establish ownership and operating requirements

Choose an appropriate structure with advisers. Confirm company name and brand availability, ownership, founders' contributions and decision rights. Obtain written rights to software, designs and content, including contractor work and third-party licences. Identify the activities requiring authorisation or qualified review. Arrange company formation and a bank application where appropriate; account approval remains the provider's decision.

Output: an ownership record, contract schedule and list of requirements that must be met before the advertised activity starts.

6 Brief and commission the product

Give the builder user journeys, inputs, outputs, acceptance tests and exclusions. Specify access control, data separation, payments, human review, error reporting, backups and support needs. Separate a clickable design from a functional prototype and a production release. Agree milestones, dependencies and what happens if scope changes.

Output: a priced specification and an acceptance checklist. Use a technical reviewer if you cannot judge delivery yourself.

7 Test the AI and the complete workflow

Create representative normal, incomplete, conflicting and malicious inputs. Use synthetic or properly permitted data. Check outputs against expected results and source evidence. Measure errors, cost, latency and reviewer effort. Test failed payments, lost access, incorrect documents and a human takeover. Repeat important tests after changes.

Decision: launch only the capabilities that meet your agreed acceptance criteria. Keep uncertain functions behind review or outside the first offer.

8 Prepare a real route to customers

Select one channel matched to the buyer: existing relationships, partnerships, targeted outreach, relevant communities or paid campaigns. Create a clear landing page, demonstration, offer and follow-up sequence. Record source, permission, stage and next action for each prospect. Budget acquisition activity and compare cost with contribution per customer.

Output: a small campaign with a defined audience, spend limit, owner and review date. Follow applicable marketing and privacy requirements.

9 Run a bounded pilot

Agree a limited pilot scope, price, duration, responsibilities and success measures. State where AI and people contribute. Deliver the complete service, log defects and record actual hours and costs. Ask whether the result was useful enough to buy again. Obtain consent before publishing any customer story.

Decision: fix material defects and revise scope or price before increasing volume. A pilot proves only what was actually tested.

10 Launch with support capacity

Publish the verified offer and onboarding process. Put named people behind customer support, complaints, refunds, system incidents and escalation. Document essential tasks so delivery is not confined to your memory. Check that staff and suppliers have capacity for the number of customers you intend to win.

Output: launch checklist signed by the people responsible, plus the first operating review date.

11 Review weekly and fund the next milestone

Review enquiries, qualified prospects, sales, cash received, delivery cost, repeat use, defects and available cash. Compare actual results with assumptions. Stop channels or features that fail agreed limits. If external funding is appropriate, prepare the cap table, use of funds, financial model, evidence, risks and milestones; identify suitable investors separately from the documentation platform.

Decision: continue, change, pause or stop. Do not make spending dependent on an uncommitted raise.

12 Build value that can transfer

Document processes, customer relationships, contracts, technology rights and maintenance dependencies. Reduce avoidable founder reliance, assess retention and develop reliable reporting. Explore a sale, licence, JV or continued ownership when it fits the evidence and your objectives.

Output: an updated Blueprint connected to actual performance. A forecast valuation remains an estimate until a transaction establishes an achieved price.

An example of putting the guide to work

Consider an illustrative maintenance-coordination company. Its founder interviews landlords, tests a paid scheduling service with human dispatch, and records the actual effort per job. A builder then automates only the proven intake and status-update tasks. The pilot keeps emergency decisions with a named person. Actual support costs change the

subscription price before wider launch. This is a fictional sequence, not a claim that a particular AiGM venture has achieved these results.

Compare your independent build with an AiGM opportunity

List the research, designs, technology and operating assets you would otherwise create. Use Appendices L and M to turn them into supplier briefs and a complete cost comparison. Compare that budget, your own time and the timetable with a written AiGM proposal. Visit AiGM Market for the current package and payment choices after reviewing what you will receive. Understand exactly what is included, what you must contribute and what further resources are needed. A pre-revenue package can be a useful commercial starting point without claiming established demand or guaranteed value.

Appendix L Build your own packaged company

You can create a packaged company without AiGM. You will need to make the commercial decisions, assemble the work, pay for capabilities you do not possess and test that the pieces function together. This appendix turns the preceding chapters into a commissioning guide. Use Appendix M as your working file and Appendix K for the progression into pilots and trading.

The FINTRADA example on AiGM Market brings together nine deliverables: company incorporation and banking support, a website, a portal, an app, a Blueprint, and marketing, business development, funding and exit strategies. You can assemble the same categories for a different industry. Their precise depth and development stage must fit your first offer and budget. A book cannot supply the software or professional judgement for every industry; it can show you how to specify, commission and check the work.

FINTRADA is an illustrative platform direction for professional firms coordinating business-finance enquiries and preparation. The website images are sample designs, not bank records, incorporation evidence or proof of completed production software. The example below does not authorise financial advice, credit broking, investment introductions or arranging transactions. Establish the proposed activity and required operating structure with a suitable specialist before offering such work. [31]

Begin with one connected brief

Create a project folder with Commercial, Company, Product, Marketing, Business Development, Funding, Exit and Handover sections. Keep a dated master brief and a decision log. Make one person responsible for integrating the work, even if different suppliers produce it. If you build independently, that person may be you.

Write this sentence before commissioning: We help [specific payer] achieve [specific result] when [buying trigger], through [service or product], for [price and charging event]. Add the first user, their current alternative, your customer promise and the work you will deliberately defer. The earlier chapter exercises supply these answers; they should control the design briefs that follow.

Classify every item as an idea, design, functional prototype, tested release or live operating process. Record what is demonstrated, on which inputs and with what limitations. A polished screen is useful for explaining a proposed workflow, while a working release needs functioning data, permissions, error handling and support. Neither becomes a trading business until people undertake the required commercial activity.

Ask each supplier to quote against the same scope, assumptions and acceptance tests. Request the setup price, recurring charges, usage costs, dependencies, timetable, ownership

or licence terms, maintenance and handover. Check two or three suitable proposals where practical. A lower quotation that omits testing, data migration or administrator access may cost more to complete.

1 Company incorporation and business banking

First decide who will own and direct the company. Record each founder's cash, work, existing intellectual property and expected role. Obtain advice on the structure and any shareholder agreement, especially where there are co-founders, outside investors or plans for tax relief. A registered company name is different from permission to use a brand or trademark; check both before paying for a full identity.

For a UK limited company, work through the current Companies House formation guidance. Prepare the proposed name, jurisdiction, registered office and required contact details, directors, shareholders, share structure, people with significant control, appropriate activity codes and constitutional documents. Complete the required identity verification and obtain personal codes where applicable. Use current official requirements or a suitably authorised service provider rather than relying on a remembered checklist. [29]

After successful incorporation, save the certificate and filed documents, review the register for errors and record who owns each share. Keep a calendar for accounts, confirmation statements, tax and other applicable filings. Arrange bookkeeping and decide who may approve expenditure. Incorporation creates the legal entity; it does not establish demand or regulatory permission for its proposed services.

Compare appropriate business account providers. Check eligibility, payment facilities, charges, access controls and the protection arrangements for the particular account. Prepare incorporation information, director and owner details, identity and address evidence, an explanation of the business, expected transactions and supporting information requested by the provider. Submit accurate information and complete its checks. Approval and timing remain the provider's decision; a referral link is an application route, not an opened account. [30]

Acceptance evidence is the actual certificate, accurate filed information, ownership record and, if approved, an account in the company's name with authorised access and payment controls tested. Use genuine records privately and redact sensitive details when demonstrating them. An illustrative bank statement is never evidence that the account exists.

Your output is a company administration file, ownership schedule, filing calendar and banking status record. Budget the formation fee, any address service, account charges and professional support separately. For an overseas company, obtain local advice and use its own formation and banking rules.

2 A website that turns interest into an enquiry

Your website should explain one offer to one initial audience. Use Chapters 4, 6 and 7 to write a brief stating the payer, problem, purchase, reason to act and next step. For FINTRADA, the initial audience might be a defined professional-firm segment seeking a more organised finance-enquiry preparation process. Test that proposition; do not assume that every accountant or adviser wants the same service.

Plan a homepage, offer page, how-it-works page, demonstration or sample-output page, enquiry page and appropriate legal and privacy information. A small site can combine some pages. Write the heading in the customer's language. Follow it with the useful result, what is included, how the process works, the customer's responsibilities and a clear call to action. Distinguish sample designs from live features and supported evidence from ambitions.

Give the designer approved copy, brand files, mobile priorities and the action each page must support. Agree who owns the domain, website account, analytics, design and content. Ask the builder to specify hosting, security, backups, forms, integrations, accessibility checks and maintenance. A domain and hosting account controlled only by a contractor can make a later handover difficult.

Test the full enquiry route. On a phone and laptop, can a suitable visitor understand the offer, reach the next step and receive the promised response? Submit test enquiries using permitted test data. Confirm delivery, notifications, spam handling, confirmation messages and the follow-up owner's task. Check broken links, readable text, keyboard navigation and the privacy and cookie choices appropriate to the tools used. A form that merely generates text for copying must say so; it must not claim to send a message.

Your acceptance record should name the agreed pages, working functions, devices checked, defects corrected and administrator access received. Save the website source or export where available, licence terms, renewal dates and a recovery procedure. Your output is a usable enquiry route with an accountable person behind it, rather than an attractive page waiting for somebody to notice it.

3 A portal that completes the customer job

A portal is the signed-in workspace where customers and operators do the work. It may collect information, hold documents, show progress, assign tasks, exchange messages and produce outputs. It earns its place when those functions make your paid service easier to deliver. Specify them from the workflow, rather than commissioning a dashboard because other businesses have one.

For a FINTRADA-style preparation workflow, begin with these roles: client user, professional-firm operator, reviewer and administrator. Define exactly which organisation and case each may see, create, change, approve, export or delete. One firm's client must not

see another firm's records. A reviewer approving preparation completeness is a different role from someone making a lending or investment decision.

Map one case from invitation to completion. The client supplies a business profile and requested evidence. The operator checks required fields and documents. Missing or inconsistent information creates a task. A suitable reviewer confirms the agreed preparation checks. The client receives a defined output and knows what happens next. Statuses might be Draft, Submitted, Information Required, Under Review and Preparation Complete. Define who can move each status and what evidence is required.

Create a minimum data model: Organisation, User, Case, Document, Task, Message and Review Event. Give each case an owner, version, status and date. Give a document its permitted purpose, source, upload date, revision and access rights. Retain original evidence separately from AI summaries. Specify retention and deletion, including what must be retained for legitimate obligations. Use synthetic records while developing unless real-data use has been properly authorised.

Write acceptance tests as actions and outcomes. Client A cannot retrieve Client B's document, including through a copied file link. An expired invitation does not admit a user. An incomplete case cannot silently become complete. A failed upload produces a useful message without losing unrelated work. A document replacement preserves the required history. A reviewer can see the source behind a material claim. A logged change identifies the person and time. A backup can be restored and an authorised export can be used outside the system.

The technical brief should cover authentication, permissions, encryption, secure file handling, backups, audit events, incident reporting, accessibility and supplier responsibilities. Ask a competent technical reviewer to test security and tenant separation if you cannot assess them. AI output needs checks on ordinary, missing and conflicting inputs, with a person able to stop or correct the result. Do not allow an inferred fact to overwrite source evidence without a clear record.

Accept the portal against a working demonstration of those tests and an agreed defect threshold. Obtain administrator instructions, code or licence rights, infrastructure ownership, deployment records, support terms and the route to another supplier. Your output is a tested workflow at the agreed stage, with continuing hosting, AI usage and maintenance costs visible.

4 An app with a useful reason to exist

Decide what a user needs to do away from a desk. An app could enable document capture, progress checks, secure messages or task completion. If customers use the service occasionally, a responsive portal or installable web app may serve them before separate app-store releases are justified. You can still define the mobile journey and app roadmap as part of your package.

Choose the deliverable explicitly: screen designs, clickable prototype, functional web app or production iOS and Android applications. These involve different work. Agree whether the app shares the portal's backend, authentication and case records. A shared foundation can avoid commissioning three disconnected systems and paying for repeated changes.

Write the first five screens and their actions. A FINTRADA-style client journey could be Sign In, My Case, Evidence Checklist, Upload Document and Messages. Show what happens with no internet, a failed upload, denied camera permission, an expired session and an unsupported file. Keep sensitive material off public notifications. A phone screenshot demonstrates a design; it does not prove these actions function.

Ask the builder to specify supported devices, account ownership, publication responsibilities, privacy disclosures, update procedures and ongoing support. App-store acceptance is a separate external process. Do not advertise a release date based solely on a design being finished.

Test the agreed journeys on representative devices. Upload a permitted test document, verify it reaches the correct case, check status consistency with the portal and confirm that signing out protects the information. Include accessibility and account-recovery checks. If the app uses AI, test the complete reviewed result and operating cost, not only the response time.

Your output is the agreed mobile deliverable, release status, test record, administrator and developer-account access, rights and maintenance plan. If only a prototype is commissioned initially, record the production work and budget still required before customers use it.

5 An integrated Venture Blueprint

The Blueprint is the commercial design that keeps the other deliverables working towards the same company. Assemble the thirteen sections in Appendix H, with the evidence and calculations behind them. Include the customer and problem, selected offer, model, pricing, distribution, delivery, technology, economics, funding needs, people, risks, growth and ownership choices.

Begin with a two-page executive summary that another owner can understand. Explain what the company does, who pays, why they would choose it, how it completes the work and what happens next. Separate current assets and evidence from planned development. Add an action schedule showing the next ninety days, named owners, spending limits, dependencies and review decisions.

Maintain a source and assumption register. A customer interview is an observation about that participant; a market-size estimate is an estimate; an intended partnership is not a signed distribution agreement. Keep the source and date beside each consequential claim. If AI helps write the document, verify its facts, calculations and references rather than accepting a fluent explanation.

Connect the Blueprint to product and strategy documents using shared definitions. If FINTRADA's first buyer is a professional firm, the website should address that firm, the portal should serve its workflow, the marketing should reach that buyer and the financial model should record the revenue the NewCo actually earns. A later consumer offer requires a revised design and appropriate operating review.

Ask an independent reader to trace one changed assumption across the work. What happens if onboarding takes twice as long, customers reject the subscription or a specialist review becomes necessary? Update scope, cost, price, cash, capacity and funding together. A document that cannot accommodate that change is a presentation rather than an operating design.

Your output is a dated, versioned Blueprint, financial model, evidence register and action schedule. Length is not the acceptance criterion. The test is whether responsible people can understand the same company, make the next decisions and identify what remains unresolved.

6 A marketing strategy you can put into the diary

Marketing creates relevant attention and enquiries. Begin with a narrow ideal client profile: industry, size or operating situation, urgent problem, buying trigger, decision-maker, existing alternative and ability to buy. For FINTRADA, select one professional-firm segment and a specific preparation problem. Replace a broad claim about finance with the useful workflow you can demonstrate and lawfully deliver.

Write a message framework: the problem in the buyer's words, your proposed result, the mechanism, evidence available, limits and next step. Prepare a short landing page, sample output, explanation video and frequently asked questions. State which material is illustrative. Earn credibility by demonstrating the work and the team's relevant background; do not borrow another company's customers, endorsements or results.

Choose one primary channel and one supporting channel for the first campaign. Existing professional relationships and relevant partner communities might be suitable for a FINTRADA-style offer; they remain hypotheses until measured. Paid advertising can wait if the offer and enquiry handling are untested. Identify the rules for the channel, personal data and recipient before sending marketing. A Facebook friendship, LinkedIn connection or group membership is not automatic permission for promotional messages. UK electronic-marketing rules can apply to social-media DMs as well as email. [32]

Create a ninety-day campaign plan. In the first month, finish the offer, landing page and demonstration, establish lawful contact routes and run a small controlled campaign. In the second, follow up relevant enquiries, deliver discovery conversations and record objections. In the third, assess cost, conversion, customer fit and delivery capacity before increasing activity. Set weekly tasks, an owner, a spend ceiling and a stop or change condition.

For each campaign, record suitable people reached, enquiries, qualified conversations, proposals, purchases, cash collected and acquisition cost. Also record delivery contribution and refunds or unsuitable buyers. An illustrative test might seek ten qualified conversations, four scoped proposals and one pilot purchase; those are planning targets, not expected conversion rates. Replace them with observed figures as activity develops.

Your output is a strategy document plus assets, a campaign calendar, contact and suppression records, measurement definitions and a review date. A strategy is ready to use when the person running next week's activity knows whom to reach, what to show, how to respond and what spending is authorised. Ongoing campaign execution is another role and budget.

7 A business development strategy that turns conversations into business

Business development creates commercial relationships and moves suitable opportunities towards an agreement. Its plan should identify direct buyers, introducers, channel partners and strategic partners separately. Each needs a reason to participate, a defined contribution and workable economics. A person with a large audience is a potential route to investigate, not an established source of sales.

For a FINTRADA-style business, investigate professional associations, accountancy networks and other relevant service providers, subject to the activity and regulatory boundaries. Record why each partner's customers need your preparation workflow, what the partner contributes and what it receives. Avoid promising referral commissions for regulated activity without the necessary specialist assessment.

Write a pipeline with entry and exit conditions: Identified, Suitable Contact, Discovery Agreed, Fit Confirmed, Proposal, Decision, Onboarding and Not Proceeding. A proposal should follow an understood need, responsible buyer, usable inputs, scope and price. Keep a next action, owner and date for every active opportunity. Close inactive records honestly rather than presenting them as likely revenue indefinitely.

Use discovery to examine a recent case: what happened, where preparation stalled, who repaired it, what it cost and who could approve a different process. Demonstrate the relevant workflow, then discuss a bounded next step. Ask what would prevent implementation. A required integration, missing internal owner or unsuitable data can change both the sale and the product.

Where a recipient has requested information, a simple follow-up can read: You mentioned [specific problem]. Here is the sample workflow we discussed. If it fits, the next step is to scope one case, its inputs and success measures. Shall we arrange that review? Keep promises proportionate to what is actually available and honour objections or opt-outs.

Agree partner terms before relying on the relationship: lead ownership, permitted communications, fee calculation, payment timing, confidentiality, use of the brand,

customer support, exclusivity if any and how the arrangement ends. Track introductions, accepted opportunities, purchases and collected revenue separately. Include the founder's selling time and partner support in acquisition economics.

Your output is a prioritised prospect and partner list, a discovery guide, demonstration sequence, proposal template, CRM stages, follow-up schedule and partner-terms brief. Review weekly whether the route produces customers you can serve well. A signed partnership that produces no useful activity is different from a productive channel.

8 A funding strategy tied to the work ahead

Start with a use-of-funds schedule rather than a preferred headline raise. List each required task, supplier or role, amount, payment date, dependency and milestone it enables. Include contracted balances, legal and technical reviews, launch costs, acquisition tests, operating losses and contingency. Separate costs already paid from amounts still due. Do not count money twice because it appears in both a product budget and a departmental plan.

Use monthly cash flows to find the peak funding gap. Prepare a base case, a delayed-revenue case and a higher-cost case. Include wages or replacement-cost founder work, software and AI usage, hosting, maintenance, tax assumptions and the cost of obtaining capital. Income assumptions should distinguish signed commitments, observed sales and targets. A strategy to investigate raising up to £250,000 is a funding objective, not an entitlement or a suitable amount for every company.

Compare founder funding, customer receipts, partner resources, grants, debt and equity against the work and risk. Grants have eligibility and permitted-use conditions. Debt needs a credible repayment source. Equity dilutes ownership and adds investor rights. A platform that helps prepare legal investment documents does not supply investors or guarantee a raise. Verify current schemes and obtain suitable legal and tax advice before relying on them.

Build an investor preparation folder if equity is appropriate: incorporation and ownership records, cap table, founder roles, product stage and demonstration, customer evidence, Blueprint, financial model, use of funds, milestones, material risks, contracts and intellectual-property position. Write a concise deck and consistent information memorandum. Explain what the proposed money would change and what remains uncertain. Give every important number a source or assumption.

A simple dilution illustration makes ownership tangible. Raising £200,000 at an agreed £800,000 pre-money equity valuation gives a £1 million post-money valuation; the new investment represents 20% before fees, option pools, convertible instruments or other adjustments. This is arithmetic on assumed terms, not a valuation of FINTRADA or recommended investment terms.

Map possible investor types to sector, stage, amount and risk. Plan suitable introductions and evidence reviews through a lawful route. An invitation to buy shares can be a financial promotion, and activities around introductions or arranging transactions can raise separate

regulatory questions. Obtain advice on the exact conduct and communications; a disclaimer or a change of label does not itself solve the issue. The book and AiGM portfolio profiles are not invitations to subscribe for shares. [31]

For any fee deferred until funding, record the contract's funding trigger, what qualifies as received funds, amount due, payment date, treatment of a partial raise and what happens if funding is delayed or not obtained. Check that the proposed use is disclosed to investors and consistent with their documents and the company's obligations. Do not assume anticipated funding is available cash.

Your output is a funding strategy, monthly cash model, use-of-funds schedule, cap-table scenarios, preparation checklist, approach plan and fallback. If capital does not arrive, identify which work stops, can be reduced or can be funded through another appropriate route. Launch only what the resources and operating requirements support.

9 An exit strategy that improves the company now

An exit strategy explains the future ownership choices and the preparation they require. A company may be sold, licensed, combined with another business, run by management or retained for income. Choose a preferred direction while keeping alternatives. You do not need to promise a sale date or assign an ambitious multiple to begin building transferable value.

Identify plausible buyer categories and why each might care. A FINTRADA-style workflow could be relevant to certain professional-service software providers, practice networks or complementary service businesses, if its capabilities, rights, customers and economics fit their needs. These are research hypotheses, not interested buyers. Do not use a named company as an implied purchaser without evidence.

For each category, record the strategic reason, assets required, likely integration issues and evidence still missing. Examine whether the buyer would value customer access, recurring revenue, a dependable workflow, transferable contracts, intellectual property or trained people. Consider the cost of reproducing the capability and dependencies that could reduce its usefulness.

Build a quarterly value-development plan. Clarify ownership of software and content, document core operations, improve reliable reporting, reduce unnecessary founder dependence and understand customer retention and concentration. Check assignment or change-of-control terms in key agreements. Obtain specialist advice before restructuring, offering shares or negotiating a disposal.

Use valuation scenarios to understand what would need to be true, with assumptions and sensitivities stated. Revenue, enterprise value, equity value and the seller's eventual proceeds are different figures. Buyers may use different methods and negotiate different terms. A future earn-out, retained stake, debt adjustment, cost or tax can materially change what the owner receives.

Your output is a buyer-category map, evidence gaps, transferability checklist, value-development actions and review timetable. If you plan to sell a pre-revenue package, describe the actual assets, rights, working stage and unfinished work. Paying customers can strengthen evidence, but are not a universal prerequisite for selling a defined company package or assets. The buyer must understand which opportunity and execution responsibilities they are acquiring.

Assemble and accept the complete package

Put all nine deliverables beside the same customer promise. Can a visitor become an enquiry, enter the correct workflow, supply information, obtain the agreed result and receive support? Does the app use the same case record? Do the marketing and business development plans reach that payer? Does the funding plan pay for the work still required? Does the exit plan concern assets the company controls?

Run an end-to-end test using synthetic records before involving live customer information. Invite someone who did not design the system to follow it. Observe where instructions fail, permissions break or work returns to the founder. Assign defects, agree what blocks release and retest corrections. Save the results and the accepted version.

Obtain a handover inventory: domain and hosting access, code or licence rights, design and content files, app accounts, administrator roles, data exports, supplier contracts, renewals, backup and recovery instructions, operating procedures, training and support contacts. Record which accounts and assets belong to NewCo and which are licensed. Avoid shared personal passwords; grant controlled access and keep a recovery owner.

The package can be complete for an agreed stage before it has paying customers. You may have an incorporated company, a tested initial release, commercial strategies and a launch plan ready to execute. Where material approvals, product functions or operating resources remain outstanding, state them clearly. Ready to trade must mean the defined activity can actually be delivered within its legal, technical and resource requirements.

Choose the work you want to own

An independent route gives you control over supplier selection and pace. It also makes you responsible for procurement, integration, checking the outputs and resolving disagreement between them. You may need to pay designers, developers, strategists, accountants, lawyers or other specialists. Your own time has a cost even when it produces no invoice.

A capable founder using existing tools might spend less cash than an AiGM package on a narrow first version. Bespoke software and substantial specialist work can cost much more. There is no universal independent-build price or timetable. Compare written like-for-like scopes, the time you can commit and the whole cost of reaching the required stage.

AiGM offers another route: select a packaged company deal, personalise one to fit your industry and circumstances, or commission a tailored package from start to finish within an agreed specification. Visit AiGM Market to explore the nine-deliverable example and current payment choices. Confirm the total fee, VAT where applicable, funding trigger, partial or unsuccessful raise treatment, delivery milestones and any third-party or operating costs before paying.

You remain the founder responsible for participation, decisions and operating the company, with those responsibilities recorded in the proposal. The fast-track is intended to reduce the time you spend starting from a blank page and coordinating the initial package. Funding, customers, production scope and future value still depend on the particular work and its execution. You can use this entire guide independently; AiGM is an optional delivery route.

Appendix M Your packaged company working toolkit

Use these templates as working instructions. Complete them for your own industry rather than copying FINTRADA's proposition. Keep one current version and make the relevant suppliers use it. The following FINTRADA entries are illustrative specifications, not completed assets or customer evidence.

Your master commissioning brief

Company and version: [proposed name, date and project owner]. First payer and user: [specific group and role]. Buying trigger: [event creating the need]. Customer result: [what is completed and how the buyer recognises it]. Present alternative: [method and reason to change].

First offer: [scope, price, payment event, timing and customer inputs]. Work excluded from the first version: [functions and professional decisions]. Commercial evidence: [interviews, priced responses, use and transactions, with sources]. Technical stage required: [design, prototype or tested production release].

Integration: [shared database, authentication and case identifier]. Rights and data: [owner, permitted use, licences, retention and export]. Operating owner: [person accountable for delivery]. Suppliers: [named role, output and dependency]. Acceptance: [tests and who approves]. Cash: [setup, recurring and contingency budget]. Release: [prerequisites and decision date].

Illustrative FINTRADA entry: a client of a defined professional firm submits a finance-enquiry preparation case through a secure workspace. The operator identifies missing evidence, requests corrections and prepares an agreed case pack for appropriate professional review. The initial workflow does not approve a finance product, offer regulated advice, make a credit decision or promise access to investors. The exact scope requires specialist review before customer use.

Your nine deliverable acceptance record

For each item, record status, supplier, total price, payment dates, owner, due date, dependencies, evidence, defects and acceptance decision. Use Pending, Accepted for This Stage or Changes Required. A future deliverable cannot be accepted because its cover image exists.

Company and banking: incorporation evidence and ownership records are accurate; account status and outstanding provider checks are recorded. Website: the specified pages and enquiry route work on agreed devices. Portal: authorised users complete the case workflow, with cross-client access blocked and source evidence retained.

App: the agreed mobile journey works at its specified stage, with backend consistency and publication status recorded. Blueprint: the buyer, offer, workflow, economics and action schedule describe the same company. Marketing strategy: a named person can run the first defined campaign and measure it.

Business development strategy: suitable targets, pipeline stages, proposal and follow-up responsibilities are usable. Funding strategy: costs reconcile to monthly cash, sources and milestones, with uncommitted capital identified. Exit strategy: buyer hypotheses, controlled assets, evidence gaps and value-building actions are specific to the company.

Finish with an integration decision: [which end-to-end tests passed, unresolved release blockers, owner of corrections and next review date]. Retain written approval and the accepted versions.

Your budget and total cost comparison

Create one row for each work item: formation and administration; brand and domain; website; portal and shared backend; app; Blueprint; marketing; business development; funding preparation; exit planning; legal and specialist reviews; testing; training and handover. Add hosting, subscriptions, AI usage, maintenance, advertising, operating staff, insurance and contingency as appropriate. Avoid double-counting bundled work.

For each row enter: agreed stage; supplier cash quote; tax treatment; deposit; later payments; monthly charge; your hours; dependency; inclusion or exclusion from any package. Do not label an unquoted item free. Where you will do the work, write Founder Time and estimate the hours and learning required.

Sum the cash required before launch separately from the total contracted amount and twelve months of recurring costs. Build a monthly payment schedule to expose the peak cash gap. Add slower and more costly cases. Compare an AiGM proposal using its actual specification and exclusions, rather than assuming every independent quote includes the same production work.

Include applicable VAT and other taxes when comparing supplier quotes and your available cash. Record the net amount, tax and gross payment separately, and confirm the tax treatment with the supplier or an appropriate adviser. An agreed payment plan changes when cash is due; it does not remove the total commitment or the company’s operating costs. Check every payment date and the treatment of funding before signing.

Your supplier proposal comparison

Ask each shortlisted supplier the same questions. Which deliverable and stage are included? Which functions are excluded? What must I provide? What is the fixed price or estimate, and what triggers a change? Which third-party accounts and recurring charges are required? What are the milestones and dependencies?

Then ask: How will you demonstrate acceptance? Who owns the new work and what is licensed? Can another supplier maintain it? What documentation and exports do I receive? What support is included, for how long and at what later cost? What happens to unfinished work, paid-for assets and data if the engagement ends?

Compare the complete answers, not just the headline quotation. If you lack technical knowledge, budget an independent review of the specification and acceptance tests. Ask the reviewer to identify unsupported claims and release blockers, rather than simply approving the supplier's demonstration.

Your first ninety day execution schedule

Days 1 to 15: complete the opportunity brief, obtain relevant customer conversations, choose one offer, identify specialist prerequisites and compare supplier scopes. Decide the next authorised spend. Formation can proceed when the structure and reasons are clear; avoid creating an unused company merely to feel progress.

Days 16 to 30: finalise the Blueprint, brand and first website copy; agree the product specification and tests; establish company and banking arrangements; prepare the marketing and business development assets. Run appropriate low-cost offer tests while product work develops. Keep responses separate from purchases.

Days 31 to 60: build and test the agreed portal and mobile stage using synthetic or permitted records; reconcile the strategies and cash model; prepare onboarding, support and handover. Record defects and release prerequisites. Begin suitable prospect and partner conversations without claiming that unfinished functions are live.

Days 61 to 90: where requirements are met, conduct bounded pilots, record real costs and customer use, improve the offer and decide the next development or funding milestone. If approvals, evidence or supplier work take longer, move the dates and revise cash. Ninety days is an organising example, not a promised completion time for an arbitrary company.

Your funding milestone and payment record

Milestone sought: [tested workflow, pilot evidence, production release or another defined result]. Required uses: [item, supplier, amount, date and contingency]. Cash already available: [source and restrictions]. Funding gap: [peak amount and timing]. Candidate route: [founder, customer, partner, grant, debt or equity]. Conditions: [evidence, eligibility, terms and approvals].

For deferred supplier fees, add the exact contractual trigger and treatment of partial, delayed or unsuccessful funding. State what work can begin before the raise, what is held until funding and who decides whether to reduce or pause the project. Record whether the funding documents permit the proposed payments. Get suitable advice before making an investment communication or arranging a transaction. [31]

Your handover and first operating review

Appoint one owner to collect access, files, rights, renewal dates, supplier contacts, training and operating instructions. Verify access and recovery without relying on the departing supplier's personal account. Confirm which defects remain and who fixes them. Save a release record and a secure backup appropriate to the system.

At the first weekly operating review, examine qualified enquiries, purchases, cash collected, outstanding work, delivery hours, support cost, errors and available cash. Compare them with the Blueprint and decide the next action. A packaged company gives you a coordinated beginning; the founder and operating team turn it into a business through delivery, learning and continued decisions.

Your choice from here

If you want to build independently, start with the master brief and one costed next stage. Use the earlier chapters to challenge the decisions, this toolkit to commission the assets and Appendix K to move towards operation. You do not need AiGM's permission or assistance to use the process.

If you prefer the fast-track, visit AiGM Market to explore a packaged company deal or commission your own. Bring your industry, intended customer, useful experience, available time and initial budget. Ask to see the FINTRADA example and the current specification for the company you are considering.

See AiGM Market for the current packaged deals, personalisation and tailor-made options, demonstrations and payment choices. Explore the work before choosing your route, then review the scope, payment and funding conditions, responsibilities and further costs in a written proposal. The book equips you to understand what you are creating, whichever route you choose.

Sources and Notes

The first-person account draws on Paul Johnson's confirmed background and recollections. The anonymised agent and opportunity episode draws on his account, the supplied Master Blueprint and execution presentation. The final integrated source controls the planning position; proposed tests and demonstration outputs are distinguished from results. Tom Mercer, Helen Ward, their NewCos, supporting characters and interactions with Paul are fictional teaching illustrations, not client conversations or testimonials. Nadine and other unnamed teaching examples are also illustrative. The larger operations in Chapter 11 and Appendix F are separate assumption-based scenarios, not founder achievements or forecasts. Industry categories and possible purchases are commercial illustrations. The ten-week programme is a proposed preparation route. Named company histories are documented below.

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