



Business Plan

Cuttles

Guided business plan software for early-stage founders.

Prepared by September 2026

Cuttles

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This is an example business plan made with Cuttles, to show what a complete plan can look like. The company and product are real; the people, contact details and figures are placeholders. Feel free to use it as inspiration for your own plan.

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01

Concept

Introduction

Cuttles helps early-stage founders turn an idea into a business plan they understand and can defend.

Founded in Denmark and used by founders in more than 150 countries, Cuttles is a web app that guides you through everything an investor, bank or incubator expects to see: a one-page pitch, a full business plan, budgets with runway and break-even, and an overview of the team.

This document is Cuttles' own business plan, written in Cuttles. It is meant as an example of what a complete, well-structured plan looks like. The company and product are real; the people, address and some figures are placeholders.

Mission Statement

Our mission is to give every founder the structure and confidence of a seasoned entrepreneur, from day one.

We believe good ideas fail less often because they are bad, and more often because nobody helped the founder think them through. Cuttles exists to be that help, at a price a two-person startup can afford.

Vision Statement

By 2030, we want Cuttles to be where most new businesses write their first plan, and where incubators follow their startups' progress.

In five years we see Cuttles as the standard planning tool in founder programs across Europe, with a plan written in Cuttles recognised by investors and banks as a sign that the founder has done the homework.

02

Opportunity

Problem

Writing a business plan is one of the first things a founder is asked to do, and one of the hardest.

- **No starting point.** Most first-time founders have never seen a good plan. Templates give headings, not answers.
- **The numbers are the wall.** Budgets, runway and break-even are where most plans stall. Founders either skip them or copy numbers they cannot explain.
- **Help is expensive.** A consultant-written plan costs €2,000–€5,000, and the founder still doesn't understand it.
- **Plans die in a drawer.** A static document is outdated the week after it's written, so it's never used to run the company.

The result: founders walk into meetings unprepared, and incubators spend coaching hours on formatting instead of the business.

Solution

Cuttles breaks the plan into small, guided steps and does the heavy lifting on the numbers.

- **Pitch:** a one-page overview built from short questions: problem, solution, market, the ask.
- **Business plan:** 13 sections, each with an explanation, a real example and a place to write. Progress is tracked as you go.
- **Budgets:** expenses, revenue and capital in plain language; runway, burn rate and break-even are calculated automatically.
- **Team:** founders, roles and ownership in one overview.
- **Share and export:** a live link for investors and an investor-ready PDF.

Because the plan lives in one place and updates in real time, it becomes a working document instead of a one-off assignment.

Unique Value Proposition

Cuttles is the only business plan tool that teaches you while you write.

Other tools either leave you alone with a blank page (templates) or do the thinking for you (consultants, AI text generators). Cuttles sits in between: every field comes with guidance and an example, and the financials are built from your own assumptions, so the founder ends up with a plan they wrote, understand and can defend.

03

Market

Our customers are early-stage founders and the programs that support them.

- **Founders (B2C/SMB):** idea to seed stage, typically 1–5 people, preparing for an investor, a bank loan or an incubator application.
- **Programs (B2B):** incubators, accelerators, universities and public business-support schemes that require a plan from every startup they work with.

The market is growing: new business formation in Europe has stayed at record levels since 2021, and more programs now ask for a structured plan before they invest time or money.

Market Size

Illustrative figures for this example.

- **TAM:** ~3 million new businesses per year in the EU and UK. At an average of €150 spent on planning tools and templates, that's roughly **€450M a year**, plus the program segment.
- **SAM:** English, Spanish, French and German-speaking founders who plan online: about 900,000 per year, or **€135M**.
- **SOM (3 years):** 1% of SAM, 9,000 paying founders, plus 150 programs, is **€2.4M in annual revenue**.

Market Validation

- **33,000+ accounts** have been created without paid marketing, mostly through search.
- **12,000+ plans** have been started, and about a quarter contain substantial work, a strong signal that founders use it seriously.
- Incubators and universities have used Cuttles with whole cohorts, and asked for a dashboard to follow their startups.
- A lifetime deal on AppSumo sold 900+ licences, validating willingness to pay among small businesses.

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Product

Cuttles is a web app that runs in the browser on any device. It has four modules:

1. **Pitch:** a structured one-pager.
2. **Plan:** 13 guided sections with explanations, examples and widgets (SWOT, personas, competitors, roadmap).
3. **Budgets:** expenses, revenue and capital with automatic runway, burn and break-even charts.
4. **Team:** founders, employees, advisors and ownership.

Plans can be shared as a password-protected link or exported as PDF. Programs get a portfolio view to follow all their startups in one place.

Price

Plan	Price	For
Seed	€19 / month	One startup, one founder
Grow	€29 / month	Up to 3 startups, unlimited members
Series	€79 / month	Unlimited startups, whitelabel and priority support

Yearly plans come with a discount of up to 58%. Programs pay per seat. All plans start with a free trial.

Distribution

Cuttles is sold online, self-serve: sign up, try it, subscribe. There is no sales team for founders.

For programs we use direct sales and partnerships: the program buys seats, and each startup gets an account linked to the program's portfolio. Partnerships with incubators also bring founders in through the front door.

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Business Strategy

Business Model

Cuttles earns money from **subscriptions** (monthly or yearly) and **program seats**.

- Founders pay for the period they are planning and fundraising, typically 4–9 months.
- Programs pay per cohort, which gives predictable, recurring revenue and brings in new founders at zero acquisition cost.

Gross margin is above 85%: the main costs are the product team, hosting and payment fees.

SWOT Analysis

STRENGTHS

Guidance and examples next to every field. 33,000+ accounts and strong organic search. Simple financials founders can explain. Low price point.

WEAKNESSES

Small team. Revenue depends on founders' planning periods. Limited brand awareness outside English-speaking markets.

OPPORTUNITIES

Incubators and universities buying seats for cohorts. New languages. Banks and investors asking for structured plans. Perks partnerships.

THREATS

Free AI text tools. Larger plan-builder competitors with bigger budgets. Economic downturns that reduce new business formation.

Key Resources

- **The guidance content:** hundreds of explanations and examples written by founders, for founders, in five languages.
- **The product and data:** a proven planning flow used by 33,000+ founders.
- **Brand and search presence:** Cuttles ranks for business plan topics and brings in founders organically.
- **The team:** product, design and startup finance in-house.

Key Activities

- Keeping the product simple, fast and reliable.
- Writing and updating guidance and examples for every section.
- Search content that answers founders' questions about business plans.
- Onboarding programs and supporting their cohorts.

Key Metrics

- **Activation:** share of new accounts that complete the pitch within 7 days.
- **Plan progress:** average completion of the 13 sections.
- **Conversion:** trial to paid.
- **Monthly recurring revenue (MRR)** and churn.
- **Program seats** sold per quarter.

Key Partnerships

- **Incubators, accelerators and universities:** distribution and product feedback.
- **Startup perks partners:** discounts on tools founders need, offered inside Cuttles.
- **Stripe, Google Cloud and SendGrid:** payments, infrastructure and email.

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Competitors

Competitive Landscape

Founders solve the business plan problem in four ways today:

1. **Blank documents and free templates:** free, but no guidance and no financial model.
2. **Spreadsheet models:** powerful, but most founders can't build or explain them.
3. **Plan builders** (LivePlan, Upmetrics and similar): structured, but mainly built for the finished document, not for learning.
4. **Consultants:** good quality, but expensive, and the founder doesn't own the thinking.

Competitive Advantages

- **Guidance next to every field:** founders learn while they write.
- **Financials in plain language:** runway and break-even without spreadsheet skills.
- **Program portfolio view:** a reason for incubators to bring whole cohorts.
- **Price:** from €19 a month, a fraction of a consultant.

Competitors

T

Templates & documents

Word, Google Docs and free PDF templates

P

Plan builders

LivePlan, Upmetrics and similar

C

Consultants

Business plan writers and advisors

07

Customers

Our typical customer is a first-time founder with an idea and a deadline: an investor meeting, a bank loan application or an incubator intake. They are motivated, short on time and unsure where to start. The second customer group is program managers, who need a consistent plan from every startup in their cohort.

Customer value

- **For founders:** a complete plan in days, not weeks, and the confidence to answer tough questions.
- **For programs:** comparable plans from every startup, and more coaching time spent on the business instead of the format.

Personas

M

Maya, the first-time founder

Has a product idea and an investor meeting in six weeks.

Age: 29

Job title: Founder, idea stage

Family: Lives with her partner

Education: Bachelor in marketing

Industry: Consumer goods

👤

Traits/Personality

Driven, curious, a little overwhelmed. Learns best from examples.

🎯

Goals

Get a clear, credible plan and understand her own numbers well enough to answer questions.

😬

Challenges

Has never written a business plan. Finds spreadsheets intimidating. Limited budget for help.

J Jonas, the small-business owner Needs a plan for a bank loan to open a second location. Age: 41 Job title: Owner, 3 employees Family: Married, two children Education: Vocational training Industry: Services	👤 Traits/Personality Practical, direct, skeptical of fluff. 🎯 Goals A professional plan and budget the bank will accept, done in a few evenings. 😞 Challenges Little time. Knows his business well but not how to present it.
P Priya, the program manager Runs two cohorts of 20 startups a year. Age: 36 Job title: Incubator program manager Family: Single Education: MSc in entrepreneurship Industry: Education	👤 Traits/Personality Organised, supportive, measured on her startups' results. 🎯 Goals Comparable plans from every startup and an easy way to follow their progress. 😞 Challenges Spends coaching hours fixing formats instead of discussing the business.

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Marketing

Marketing Channels

- **Search:** guides and examples on business plan topics (our largest channel).
- **Programs:** every incubator partnership brings a cohort of founders.
- **Sharing:** every plan shared with an investor shows the Cuttles brand.
- **Communities:** founder communities, newsletters and deal platforms.

Customer Relationship

Self-serve and friendly: in-app guidance, onboarding emails, a help center and fast email support. Programs get a named contact and onboarding sessions for each cohort.

Brand Positioning

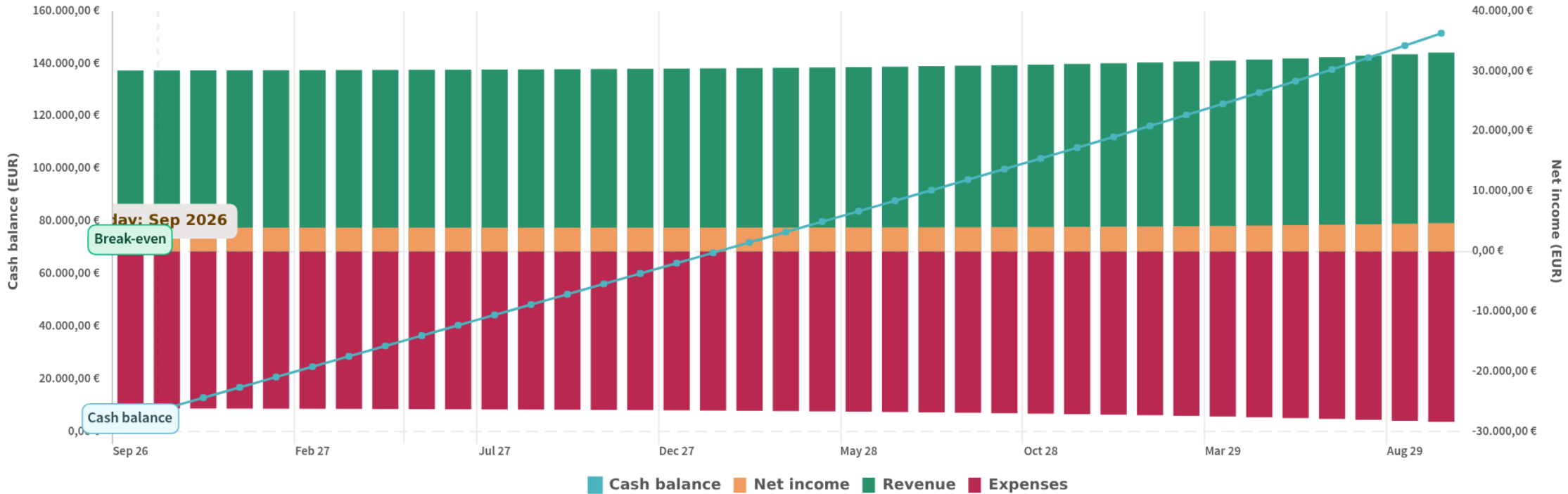
For first-time founders who want to understand their business, not just produce a document. Cuttles is the friendly, patient guide: a little playful (yes, the octopus), serious about the numbers.

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Financials

Runway

Monthly burn rate 26.823 €	Monthly earn rate 30.892 €
↑ Break-even Reached Sep 2026	🏃 Runway Never-ending ✓



Total capital 1.000 €	Total revenue 1.143.004 €
Total expenses 992.461 €	Net income 150.543 €

Expenses

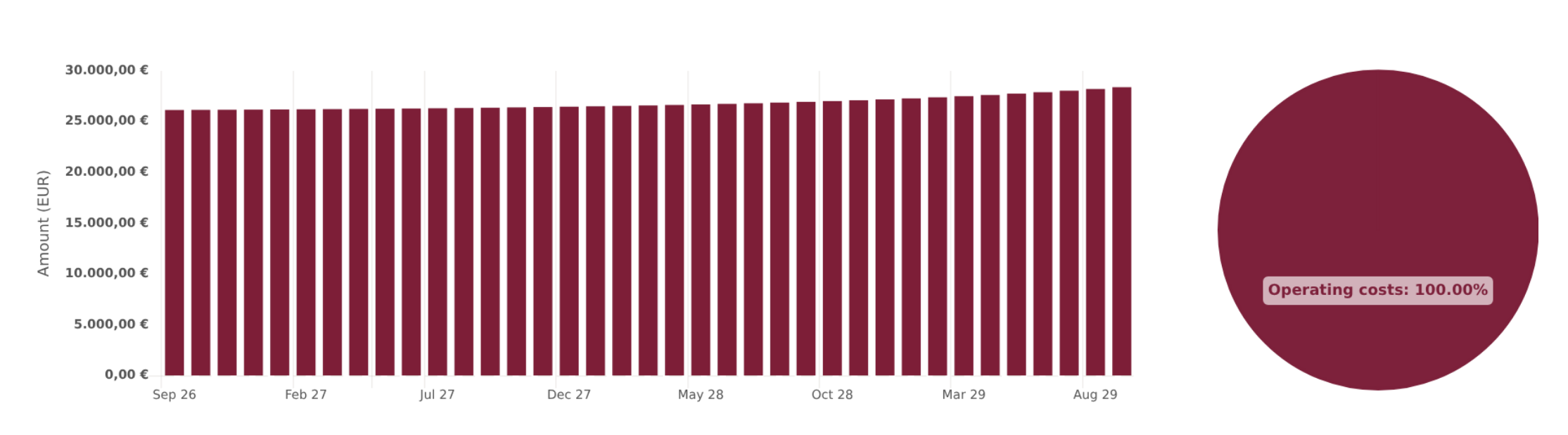
Illustrative figures for this example. Cuttles is a lean software company: most of the money goes to the people who build and support the product.

Cost	Per month	Share	Notes
Salaries	€18,500	69%	6 people: product, engineering, growth and finance
Marketing & content	€4,000	15%	Search content, partnerships, events for programs
Hosting & software	€2,100	8%	Heroku, Google Cloud, email, analytics, support tools
Administration	€1,700	6%	Accounting, legal, insurance, office
Payment fees	€500	2%	Stripe fees on subscriptions
Total	€26,800	100%	

Costs grow mainly with headcount. After the planned round we add four people over 12 months, which takes monthly burn to about €40,000 by the end of 2027.

Expenses Dashboard

Total expenses 992.461 €	Monthly burn rate 26.823 €
 Runway Never-ending 	Top expenses category Operating costs (992.461 €)



Revenue

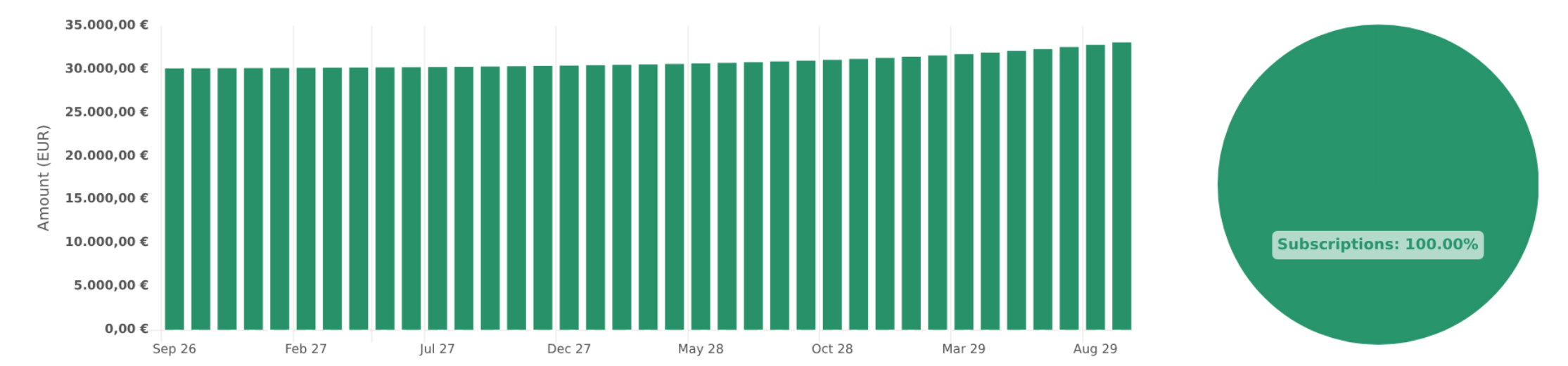
Illustrative figures for this example. Cuttles has two revenue streams: founders who subscribe while they plan, and programs that buy seats for their cohorts.

Stream	Per month today	Share	Driver
Founder subscriptions	€24,700	80%	~1,000 subscribers, average €25/month
Program seats	€6,200	20%	~9 programs, average 35 seats
Total	€30,900	100%	

We expect program revenue to grow fastest once the portfolio dashboard launches in Q1 2027, and to reach 35% of revenue by the end of 2027.

Revenue Dashboard

Total revenue 1.143.004 €	Monthly earn rate 30.892 €
↑ Break-even Reached Sep 2026	Top revenue category Subscriptions (1.143.004 €)



Capital

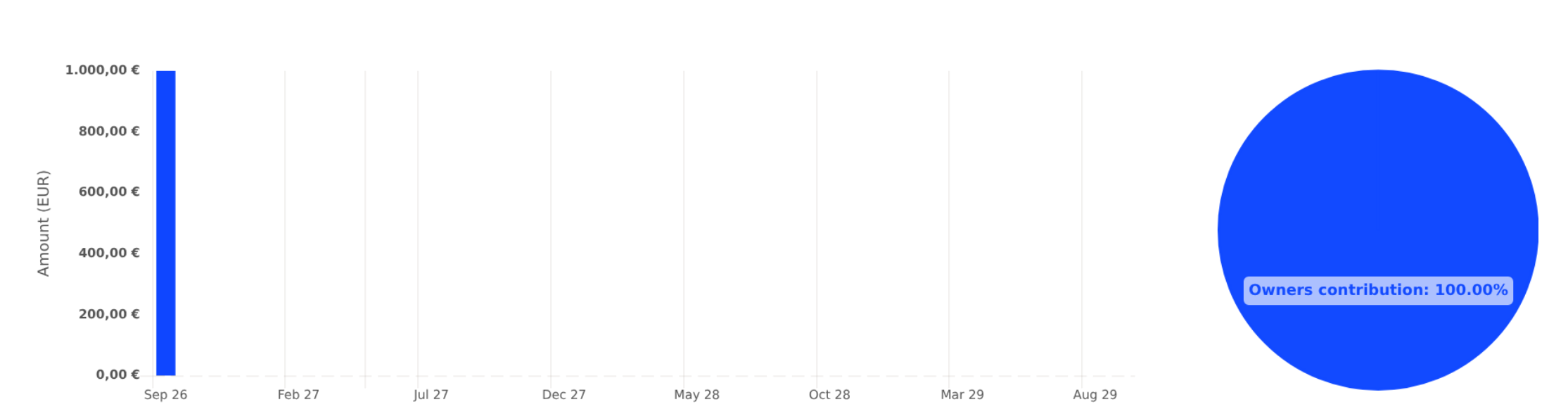
Cuttles has been bootstrapped so far. We are now raising **€600,000** to grow faster than revenue alone allows.

Use of funds	Amount	Share
Product & engineering (3 hires)	€330,000	55%
Growth: search content, partnerships, new languages	€150,000	25%
Program sales and onboarding (1 hire)	€90,000	15%
Buffer	€30,000	5%

The round gives 24 months of runway at the planned burn, and we expect to be cash-flow positive again by Q4 2027.

Capital Dashboard

Total capital 1.000 €	Current cash balance 4.950 €
Top capital category Owners contribution (1.000 €)	Net income 150.543 €



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Roadmap

Milestones	Start date	End date	Status	Priority
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Risks & Challenges

- Generic AI tools can produce plan text for free. *Mitigation:* we focus on understanding and financials, which AI text alone doesn't give.
- Seasonal demand around funding rounds and program intakes. *Mitigation:* yearly plans and program contracts.
- Churn after the plan is finished. *Mitigation:* budgets and team features that keep the plan useful while running the company.
- Small team. *Mitigation:* a simple product, a strong advisory board and documented processes.

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Team

Cuttles is run by a small, experienced team. *All names in this example are placeholders.*

- Alex Morgan, CEO: former founder, has written and reviewed hundreds of business plans.
- Sam Rivera, CTO: builds the platform and keeps it fast and secure.
- Jamie Lee, Head of Growth: search, partnerships and programs.
- Taylor Brooks, Startup Finance Lead: responsible for budgets and financial guidance.

Team

Team member
Founders

A	Alex Morgan CEO & Co-founder Former founder. Has written and reviewed hundreds of business plans. (Placeholder name.)
S	Sam Rivera CTO & Co-founder Builds the platform and keeps it fast and secure. (Placeholder name.)
J	Jamie Lee Head of Growth Search, partnerships and programs. (Placeholder name.)
T	Taylor Brooks Startup Finance Lead Budgets and financial guidance. (Placeholder name.)

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Traction

- 33,000+ accounts created.
- 12,000+ business plans started.
- Founders in 150+ countries.
- 900+ lifetime licences sold through AppSumo.
- Used by incubators and universities with whole cohorts.