Software and Micro-SaaS

MATRIX REPROGRAMMED | PRACTICAL WEALTH MANUAL

EXECUTIVE SUMMARY

Software and Micro-SaaS is modelled as: A narrow workflow tool with recurring billing.
Typical starting capital band: 500-15000. Expected time to first income or result: 60-365 days.
Risk: Very high. Complexity: Very high. These are broad planning bands, not probabilities or guarantees.

WHO THIS IS FOR

Best suited to someone able to serve or access: Small teams with a measurable workflow cost.
Core capabilities: Product design; Retention analysis; Support and recurring billing.
Avoid or delay this route when essential bills, legal requirements, debt service, safety, liquidity or family commitments cannot be protected.

HOW MONEY IS GENERATED

A narrow workflow tool with recurring billing
The paying counterparty or economic source is: Small teams with a measurable workflow cost.
Profit or retained value exists only after variable costs, fixed costs, tax, financing, returns, failures and owner labour are counted.

STARTING REQUIREMENTS

Capital: 500-15000.
Skills: Product design; Retention analysis; Support and recurring billing.
Tools: Churn tracker; Activation checklist; Feature request log; Monthly cohort review.
Verify registrations, licences, insurance, consumer rules, data protection, tax and sector-specific restrictions before trading or investing.

ILLUSTRATIVE UNIT ECONOMICS

Illustrative price or monthly value per unit: EUR 39.
Illustrative variable cost per unit: EUR 8.
Illustrative monthly fixed cost: EUR 1800.
Illustrative monthly volume: 120.
Illustrative monthly revenue: EUR 4680; contribution before fixed costs: EUR 3720; operating surplus before tax and owner labour: EUR 1920.
Illustrative break-even volume: 59 units per month.
All figures are assumptions for planning. Replace them with verified local quotes and

conservative scenarios.

FIRST 24 HOURS

Describe the recurring problem in one sentence.
Interview five target users.
Design a manual version before software.

FIRST SEVEN DAYS

Sell three manual or prototype subscriptions.
Define activation and cancellation rules.
Track every support request.

FIRST 30 DAYS

Reach ten active users and measure weekly use.
Automate only repeated work.
Cancel features that do not improve retention.

FIRST 90 DAYS

Prove retention across three billing cycles.
Document security, backup and support procedures.

FIRST YEAR ROADMAP

Quarter 1: prove demand, suitability or operational feasibility with the smallest responsible test.
Quarter 2: improve unit economics, documentation, compliance and repeatability.
Quarter 3: reduce concentration, strengthen reserves and build a second acquisition or distribution route.
Quarter 4: complete a full profit, cash-flow, tax, risk and continuation review before scaling.

CUSTOMER OR CAPITAL ACQUISITION

Sell a narrow recurring outcome. Track activation, retention, support cost and churn before spending heavily on acquisition.
Record outreach volume, response, conversion, acquisition cost, retention and cash collection. For investments, record contribution, fees, allocation and reason for ownership instead.

TOOLS AND TEMPLATES

Churn tracker
Activation checklist
Feature request log
Monthly cohort review
Budget and cash-flow tracker
Pricing or suitability calculator
Break-even or loss-capacity calculation
Weekly scorecard
Risk register
90-day action plan

FAILURE ANALYSIS

Risk: Building too many features. Mitigation: verify it in writing before committing more money.
Risk: Weak recurring need. Mitigation: verify it in writing before committing more money.
Risk: High support burden. Mitigation: verify it in writing before committing more money.
Risk: Ignoring churn and payment failures. Mitigation: verify it in writing before committing more money.

DECISION TEST

START NOW only when the smallest safe test is affordable and lawful.
LEARN FIRST when the model is understood but the required skill, evidence or compliance is missing.
TEST CHEAPLY when demand or suitability is uncertain.
AVOID when loss could threaten housing, health, tax compliance or essential obligations.
SEEK PROFESSIONAL ADVICE for contracts, tax, regulated investments, property, borrowing, employment law or complex entities.

PRIMARY RESEARCH ROUTES

CNIL: https://www.cnil.fr/
EU consumer rules:
https://europa.eu/youreurope/business/dealing-with-customers/consumer-contracts-guarantees/

EVIDENCE AND LEGAL BOUNDARY

This material is educational and based on public information. It is not personalised financial, investment, legal or tax advice.

Costs, taxes, laws, returns and risks vary by location and personal circumstances.

Verify current rules and consult an appropriately qualified professional before committing significant money or signing contracts.

No guaranteed returns, fake case studies, hidden ownership, tax evasion, borrowed-money speculation or unsupported income claims are permitted.