

# Navigating the 22-Month Financial Horizon

Capital Requirements & Strategic Levers for the  
Boat Charter Platform

Target Breakeven: October 2027

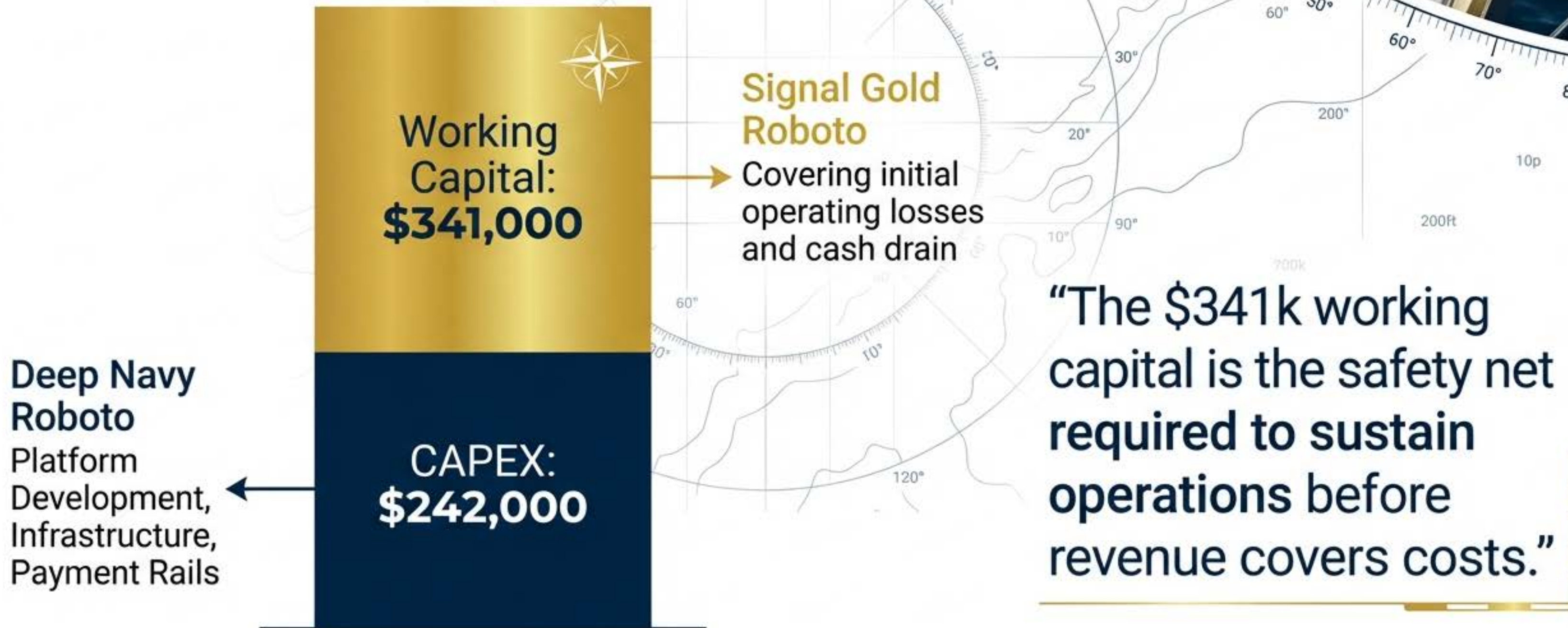
A Strategic Roadmap for Investors & Stakeholders

# The 22-Month Hurdle to Profitability



True profit distribution does not begin until the platform clears the 22-month operational runway. The **\$583k** injection **bridges** this specific gap.

# Capital Allocation: Building vs. Fueling



# Owner Compensation: Fixed Overhead vs. Profit

## Fixed Salary

\$150,000/year

Treated as overhead.  
Accelerates cash drain.

## Profit Draw

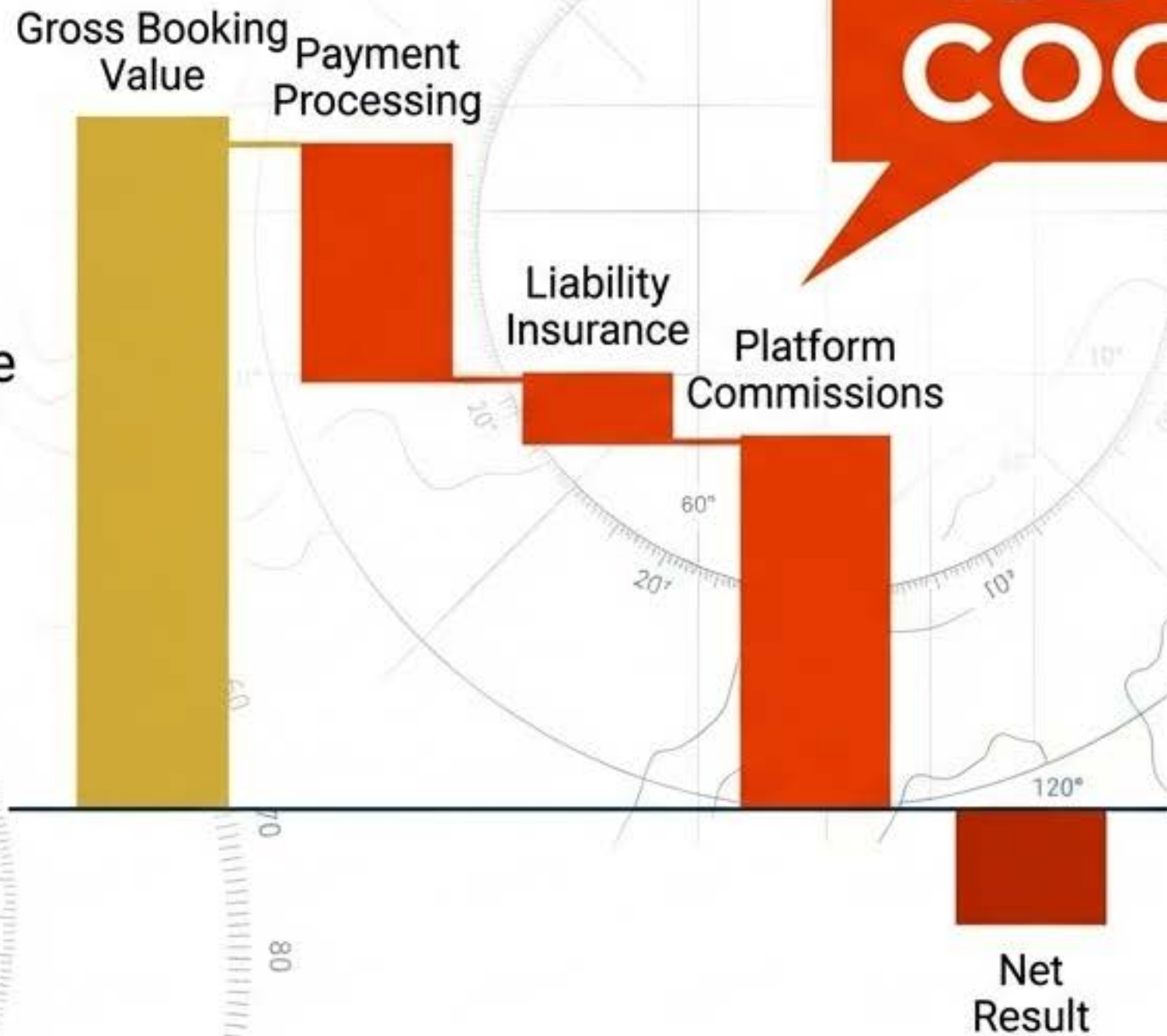
\$0

No profit distribution until  
Month 22 Breakeven.

The owner's fixed salary is a necessary drag on liquidity, making the \$341k working capital buffer essential to survive the pre-profit phase.

# The Current Unit Economics Crisis

Current model loses money on every charter due to transaction friction.



**135%  
COGS**

Every booking currently yields only 65% of AOV before fixed costs. Reducing the 135% friction is a Day 1 priority.

# The Monthly Operational Threshold

**\$6,200**

The Waterline

**Monthly Fixed Overhead**

**\$320k+**  
Annual Salary Burden

This covers essential operations outside of payroll. We must clear this \$6,200 hurdle every 30 days before addressing the salary burden. Volume alone cannot clear this bar; we need high-margin contribution.

# Strategic Lever I: Pivoting the AOV Mix



**Leisure Profile**

\$800 AOV  
15% Repeat Rate  
Current Mix: 70%

**+\$1,700**  
Gross Value Delta



**Corporate Profile**

\$2,500 AOV  
20% Repeat Rate  
Target Mix: Strategic Focus

Aggressively target Event Planners to shift the current 70% Leisure skew.

# Strategic Lever II: Stabilizing Cash Flow

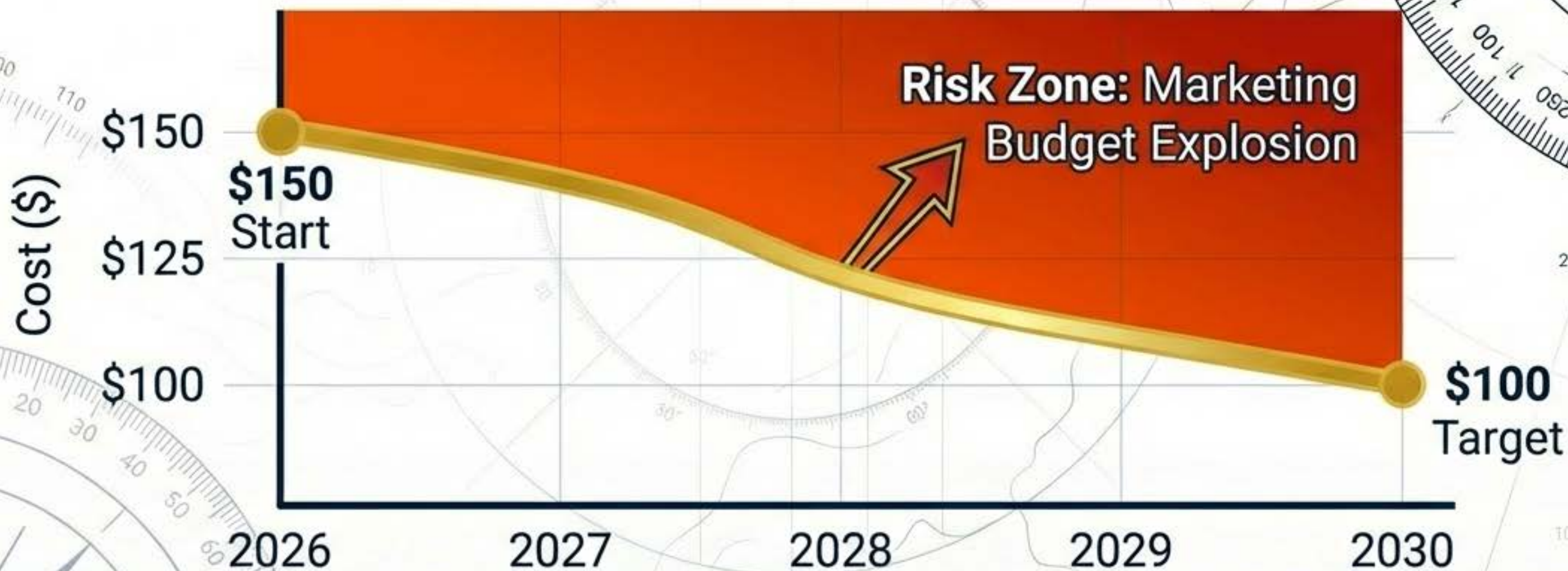
**Seller  
Subscriptions**



**50 Owners  
@ \$99 avg  
= \$4,950/mo**

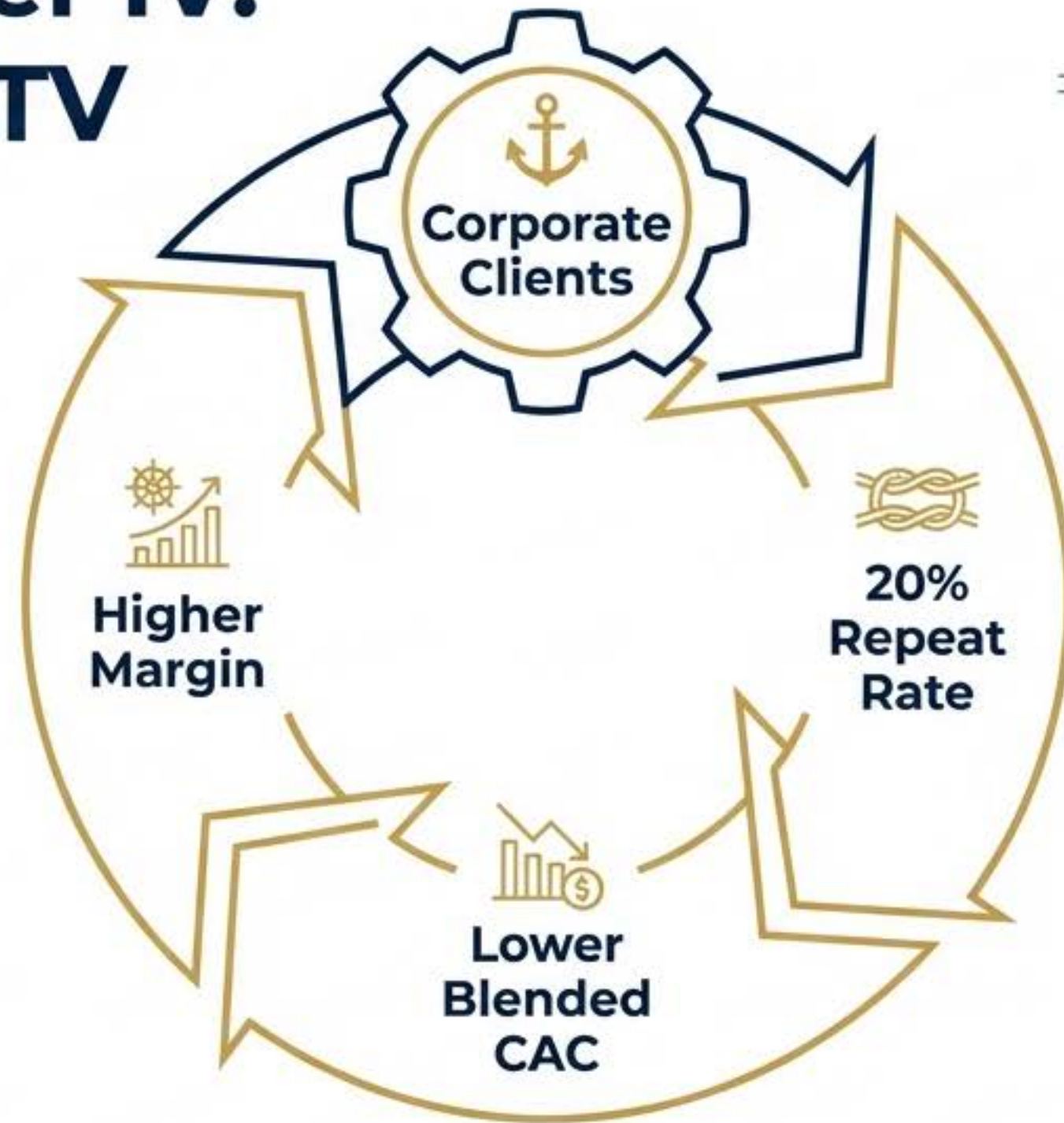
**Goal:** Use recurring seller fees to cover the \$6,200 fixed overhead baseline, de-risking the volatile commission ramp-up.

# Strategic Lever III: The CAC Glide Path



If CAC stalls at \$150, the \$341k cash requirement increases.  
We must hit \$100 by 2030 to protect the runway.

# Strategic Lever IV: Maximizing LTV



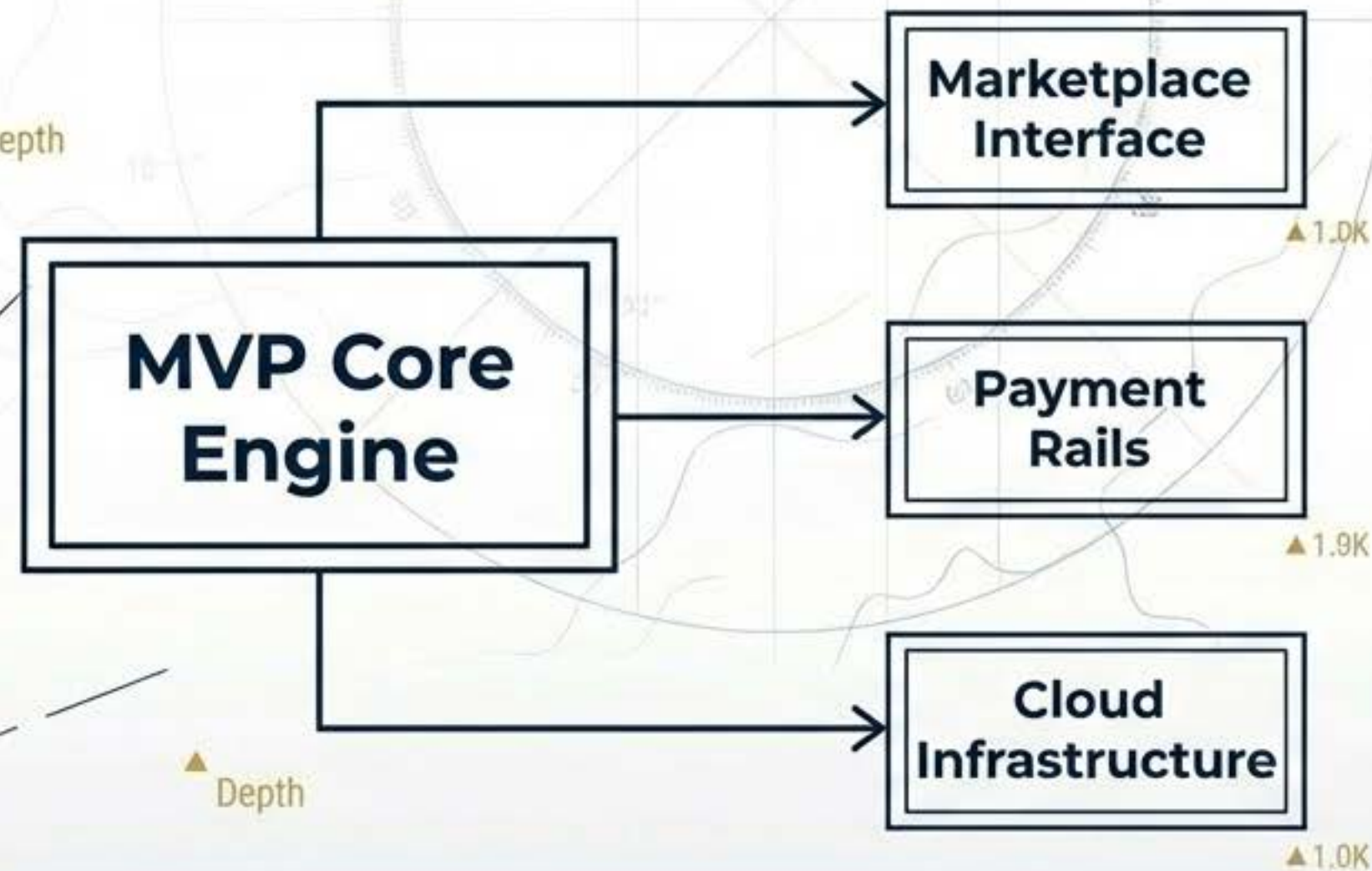
**Corporate LTV: High**  
(\$2,500 AOV + 20% Repeat) 

**Leisure LTV: Low**  
(\$800 AOV + 15% Repeat) 

**A 5% gap in repeat behavior** drastically changes unit economics.  
Corporate retention is the engine that drives CAC down.

# Capital Efficiency in Development

CAPEX Ceiling: \$242,000



## Constraint:

Avoid feature creep.  
No high-interest debt  
No high-interest debt financing—it erodes the projected 60% IRR.

Strict MVP scope control prevents budget overruns.

# Sensitivity Analysis & Risk Factors

CAC Stalls at \$150



▲ Depth



High Cash  
Burn Risk

▼ Depth

Onboarding Delays



Increased Churn

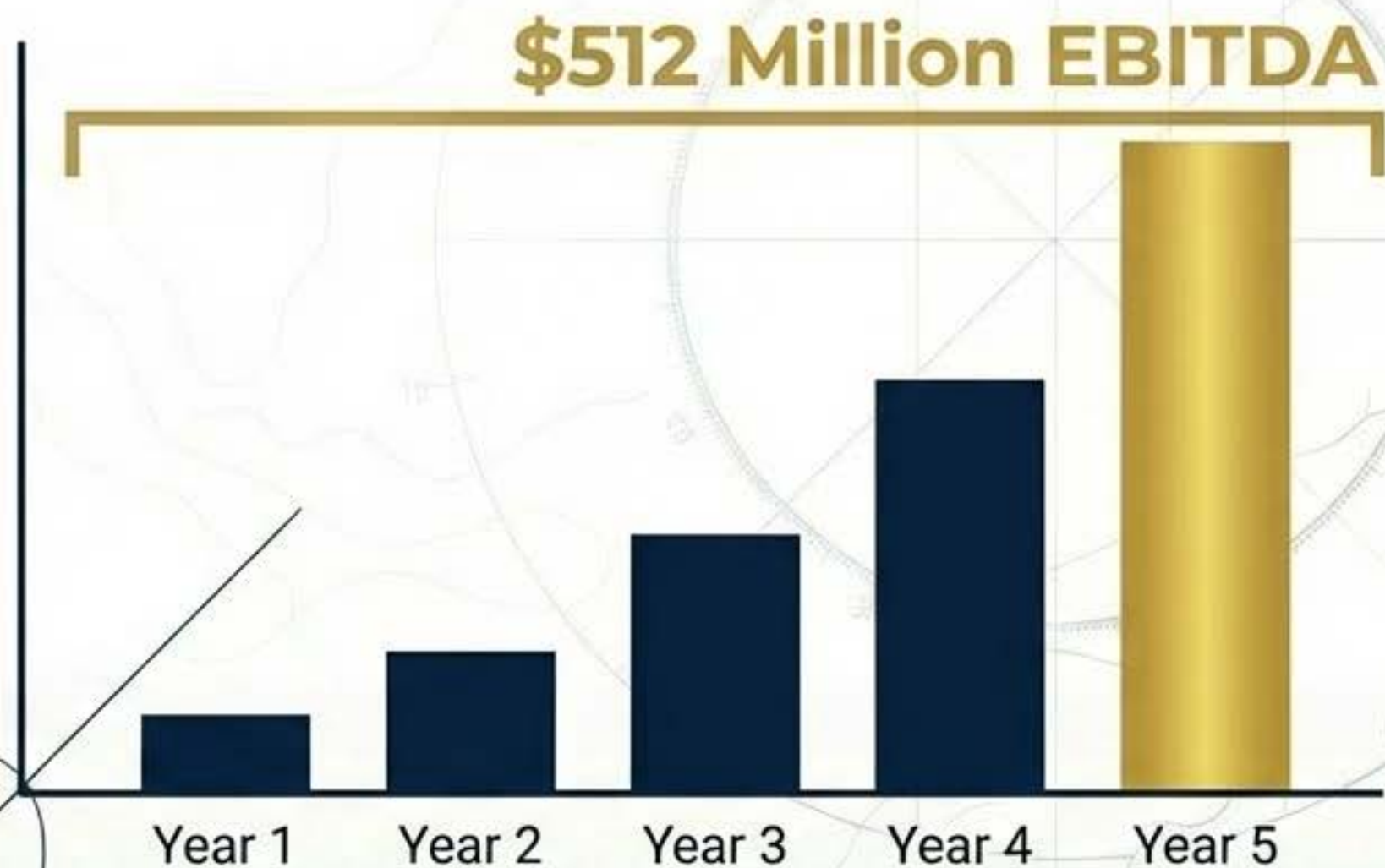
Mix Stays 70% Leisure



Payback > 38 Months

Profitability is highly sensitive to CAC and AOV mix. If we don't hit these targets, the 38-month payback period extends indefinitely.

# The Reward: Year 5 Financial Projections



**804%**  
**ROE**



**60%**  
**Target IRR**

Scaling with controlled CAC and operational efficiency unlocks exponential returns once the 22-month breakeven point is crossed.

# Key Performance Indicators (KPIs)

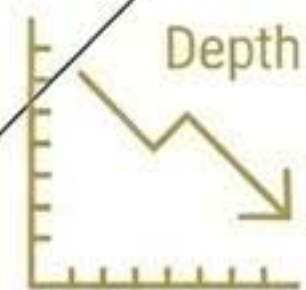
**Blended AOV**

**>\$1,310**



**CAC Trend**

**<\$100**



**Seller Subs**

**Fixed Cost Coverage**



**Corp/Leisure Split**

**50/50 Target**



Tracking these daily ensures we hit the October 2027 breakeven date.



# Capitalizing the Path to October 2027

# \$583,000

## Secures Launch & Operations

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## 22 Months to Financial Stability

The plan is tight, the risks are identified, and the upside is significant. Investment secures the bridge to profitability.