

The first *twelve* months

Month-by-month P&L and cash flow in three scenarios, built on the one-page plan's own economics file, plus the marketing plan, unit economics, risks and the first 90 days.

Every figure an **ESTIMATE**

Base year 1: £37,114 revenue

£15,291 profit

No customers yet

Read this first. After Six is pre-revenue. There are no customers, reviews or results, and this plan invents none. Every number is an **ESTIMATE** from `audit/plans/model_1y.py`, which imports the one-page plan's own `build/lib/econ.py`, so price, costs, churn and CAC match [the one-page business plan](#) and [the listing](#) exactly. New assumptions are listed where they are used. Facts carry a source and the date we read it. Month 1 is the first month after a buyer completes the purchase and launches. The bot team is set out in [the bot team plan](#).

1. Executive summary

After Six sells a working evening: ten questions, a matched side business with a name, brand, one-page site, first offer and a dated 30-day plan, then a weekly coach. It costs **£19 a month or £149 a year**, and the reveal is free. It never promises earnings. Instead it sells a 14-day test that can say no.

Year 1 in three scenarios (**ESTIMATE**):

SCENARIO (ONE-PAGER NAME)	SUBS AT M6	SUBS AT M12	YEAR-1 REVENUE	YEAR-1 PROFIT	M12 REVENUE	M12 PROFIT	FIRST PROFITABLE MONTH	CASH BREAK-EVEN (AFTER £400 START-UP)	LOWEST CASH POINT	£4,250 ASK REPAID
Cautious (Cautious)	60	110	£12,071	£3,179	£1,873	£982	M6	M9	-£1,453	not in year 1
Base (Middle)	180	340	£37,114	£15,291	£5,788	£3,415	M5	M7	-£1,558	M9
Strong (Hopeful)	400	690	£77,379	£35,071	£11,747	£7,264	M5	M6	-£1,868	M7

- The three scenarios follow the one-page plan's Cautious, Middle and Hopeful cases. Middle is called **Base** here. Each path reaches the one-pager's subscriber level (60 / 180 / 400) in **month 6**, which is when the listing places its "three illustrative months". Growth then slows to month 12. The monthly path is an ASSUMPTION.
- Funding:** the £400 start-up plus early marketing take cash to a low point of about -£1,453 to -£1,868. A buyer should have the £4,250 ask plus about £3,000 ready.
- Headline unit economics:** contribution £15.46 per subscriber a month, LTV £155, CAC £30, CAC payback 1.9 months.
- Bot team:** 11 bots. They add about £57 a month to the one-pager's costs (see section 9).
- Owner time:** 3, 5 or 8 hours a week after launch.

2. Problem, customer and market

The problem. Many employed people want a second income or a project of their own but do not know what to start, and evenings are short. Generic advice and AI chat give lists, not a decision and a plan that fits two free evenings.

The customer. UK adults in work with one to four free evenings a week, who have a skill people already ask them for, and who would pay £19 to stop dithering. They are not people looking for a get-rich scheme, and the product's honesty is designed to turn those away.

Market facts (sourced):

FACT	FIGURE	SOURCE (ACCESSED)
GB adults who said they had a side hustle, January 2026	46%	Finder / Censuswide, 2,000 GB adults, 3 to 6 Jan 2026 (22 October 2026)
Named the cost of living as the main reason	28%	same survey
Had used AI for side-hustle advice	18%	same survey
People in employment in the UK, June to August 2026	34.58 million	ONS, Employment in the UK, October 2026 (23 October 2026)
People with second jobs (a narrower measure than side hustles)	1.294 million, 3.7% of people in employment	same ONS bulletin
Trading allowance: first £1,000 of trading income a year is tax-free	£1,000	GOV.UK trading allowance (22 October 2026)

How much of the market the plan needs. The Base path needs **340 paying subscribers by month 12**. That is about 0.001% of the 34.58 million people in work. We give no top-down market size in pounds: the survey and ONS figures measure different things, and multiplying them would make a number we cannot check. The plan's risk is not market size. It is whether paid channels can find these customers at about £30 each.

3. Competitors and positioning

ALTERNATIVE	WHAT IT GIVES	PRICE (SOURCE, ACCESSED)	WHERE AFTER SIX DIFFERS
Durable (AI website builder)	An AI website	Launch \$25 a month (Durable pricing , 22 October 2026)	After Six picks the business first, then gives the site, offer, plan and coach for less (£19).
Looka (brand kit)	Logo and brand kit	Brand Kit \$96 a year; Brand Kit Web \$129 a year (Looka pricing , 22 October 2026)	Brand only; no matching, plan or coach.
General AI chat assistants	Lists of ideas on request	Free tiers exist	No decision, no test, no weekly accountability, no UK rules checking.
Free GOV.UK guidance and blogs	Rules and inspiration	Free	After Six links to GOV.UK for every rule and does not try to replace it.
Side-hustle courses and coaches	Courses and community	Varies; not priced here	Courses tend to sell income. After Six is barred from doing that and sells the test instead.

Positioning line: *"Ten questions, then the side business you keep putting off: tested in 14 days, not promised."* We win on the decision plus a working kit at a low monthly price, and on honesty. Our weak point is that nobody has heard of us, and there is no proof yet.

4. Product and roadmap by quarter

The listing says plainly what is not built yet: accounts, payments, a database, live AI calls, sending the Monday email, publishing customer sites, the Claims guard and the Owner digest, and a trade mark check. The roadmap builds those first.

QUARTER	PRODUCT	BOTS	DONE WHEN
Q1 (M1 to M3)	Supabase accounts and auth; Stripe Checkout and Billing; live Kit Writer with Claims Guard; Monday email via Postmark; trade mark and Companies House check on the name	Chief of Staff, Site Watch, Finance Clerk, Claims Guard, Kit Writer, Monday Coach, Support Desk	First paying subscriber served end to end with no manual steps; the month-3 keep, re-price or pivot decision taken
Q2 (M4 to M6)	Publish each customer's one-page site to a real subdomain; runner-up switch; annual-plan upgrade flow; account page with one-click cancel	+ Growth Writer, Lifecycle Mailer, Analyst, Library Keeper	Week-4 retention measured; churn at or under 10%
Q3 (M7 to M9)	Library from 40 to 60 ideas; local-idea pages; referral link	Standing approvals reviewed	CAC by channel known; one channel under £30
Q4 (M10 to M12)	Renewal reminders and cooling-off flow for the 2027 subscription rules; April tax refresh prepared; careers-services test only if the month-3 review chose it	All 11	Year-2 plan written from real data

5. Pricing

PLAN	PRICE	NOTES
Reveal	Free	Rules-based matcher, so each reveal is cheap. The one-pager budgets £60 a month for about 1,500 reveals at about 4p.

PLAN	PRICE	NOTES
Launch, monthly	£19 a month	70% of subscribers (ASSUMPTION, one-pager)
Launch, yearly	£149 a year (£12.42 a month)	30% of subscribers

Prices are VAT-inclusive in effect. The business is not VAT-registered and stays under the £90,000 threshold in all three scenarios in year 1 ([GOV.UK VAT registration](#), accessed 23 October 2026). In the Strong case, rolling 12-month turnover would reach about £90,000 early in year 2 (**ESTIMATE**). If registered, one-sixth of each £19 would go to HMRC unless prices rise. That decision is listed in section 15. Overseas services bought under the reverse charge (OpenAI, n8n, Plausible and others) also count toward the threshold (same GOV.UK page).

EU customers. The UK threshold does not help with EU consumers: digital services sold to them are taxed where they live, and a UK business must register for the Non-Union scheme in one EU country or for VAT in each, from the first EU sale ([GOV.UK digital services VAT](#), accessed 23 October 2026). This plan assumes UK customers only (ASSUMPTION).

6. Go-to-market and marketing plan by month

Funnel assumptions (**ESTIMATE**): 25% of visitors finish the ten questions. Of those, 3% (Cautious), 4% (Base) or 5% (Strong) become paying subscribers. Marketing spend is new subscribers × £30, the one-pager's CAC. The £250 capped test-ad budget in the start-up costs is counted on top, which is the cautious choice.

SCENARIO	VISITOR → FINISHED REVEAL	REVEAL → PAYING	M6 VISITORS	M6 REVEALS	M6 NEW PAYING	M12 VISITORS	M12 REVEALS	M12 NEW PAYING
Cautious	25%	3%	2,720	680	20	2,187	547	16
Base	25%	4%	5,400	1,350	54	5,380	1,345	54
Strong	25%	5%	11,120	2,780	139	8,400	2,100	105

Base plan by month:

MONTH	FOCUS	MARKETING BUDGET, BASE (NEW × £30)	VISITORS TARGET	FINISHED REVEALS	NEW PAYING	PAYING SUBS (END)
M1	Week-one playbook done; first 100 free reveals from your own circle and communities	£240	800	200	8	8
M2	Capped £250 test ads (start-up budget) on two channels; first paying subscribers	£534	1,780	445	18	25
M3	Month-3 review: keep, re-price or pivot (one-pager); double down on the best channel	£975	3,250	812	32	55
M4	Search articles live; first creator partnership	£1,365	4,550	1,138	46	95
M5	Annual-plan offer to month-3 subscribers (by consented email)	£1,635	5,450	1,362	54	140
M6	Referral ask in the Monday coach (no reward that implies earnings)	£1,620	5,400	1,350	54	180
M7	Runner-up switch push to reduce churn	£1,500	5,000	1,250	50	212
M8	Second creator partnership; retarget finished reveals (consent-based)	£1,536	5,120	1,280	51	242
M9	New-year content push (ASSUMPTION: January suits fresh starts; test it, do not bank on it)	£1,566	5,220	1,305	52	270
M10	Library to 60 ideas; local-ideas landing pages	£1,560	5,200	1,300	52	295
M11	Re-price test if conversion < 3%	£1,575	5,250	1,312	52	318
M12	Year review, year-2 budget	£1,614	5,380	1,345	54	340

Paid channel split (Base, from month 3):

CHANNEL	SHARE OF PAID BUDGET FROM MONTH 3 (ASSUMPTION)	BASE YEAR-1 £
Owner network, communities, Reddit/Facebook groups (organic)	0%	£0
Paid social tests (Meta, TikTok)	50%	£7,860
Search ads (high-intent "side hustle ideas UK")	20%	£3,144
Creator and newsletter partnerships (fixed fee, no earnings claims)	20%	£3,144
Content and SEO tooling	10%	£1,572
Start-up test ads (months 1 and 2, in the £400 start-up)		£250

Every ad and post passes the Claims Guard and then the owner. No earnings figures, ever (CAP Code 20.4 and 20.7). Organic channels cost time, not money.

7. Funnel and conversion assumptions

STEP	ASSUMPTION	WHY	WHAT WOULD CHANGE IT
Visitor → starts questions	about 40% (ASSUMPTION)	the hero leads straight into the questions	slow first screen; mismatched ads
Starts → finishes (ten questions)	about 60%, so 25% of visitors overall (ASSUMPTION)	four minutes, progress saved on refresh	question fatigue
Finished reveal → ticks marketing consent	about 35% (ASSUMPTION)	unticked box, clear value	PECR wording
Finished reveal → paying	3% / 4% / 5% by scenario (ASSUMPTION)	the printed reveal is the share moment; the kit is behind the paywall	price, kit quality
Monthly churn	10% (one-pager)	a 30-day plan has a natural end	runner-up switch and coach keep people

8. Operations and suppliers

SUPPLIER	USED FOR	COST BASIS	SOURCE (ACCESSED)
Supabase	Database, auth, storage	Pro from \$25 a month incl. \$10 compute credit (inside the one-pager's £22 hosting line)	supabase.com/pricing (23 October 2026)
Stripe	Card payments, subscriptions	1.5% + 20p standard UK cards; 2.5% + 20p international; £20 disputes; Billing 0.7% pay as you go	stripe.com/gb/pricing , stripe.com/gb/billing/pricing (23 October 2026)
OpenAI	Kit and coach wording; ops bots	gpt-5-mini \$0.25 / \$2.00 per million tokens	OpenAI pricing (23 October 2026)
Postmark	Transactional and coach email	Basic \$15 a month for 10,000 emails (inside the one-pager's £15 line)	postmarkapp.com/pricing (23 October 2026)
Google Workspace	Support mailbox	Business Starter £5.90 per user a month annual, £7 flexible (inside the £8 domain and email line)	Google Workspace help (23 October 2026)
MailerLite, Plausible, Buffer, n8n	Bot team tools	see the bot team plan, section 9	supplier pages (23 October 2026)
ICO	Data protection fee	£52 a year, tier 1	ICO fee (22 October 2026)
Accountant	Year-end accounts and Self Assessment	£50 a month allowance (ASSUMPTION, not quoted)	none

The owner works 3 to 8 hours a week (section 1). There are no staff, and the bot team does the repeating work.

9. The bot team

11 bots in four crews under a Chief of Staff bot. See [bot-team-plan.html](#) for each bot's job, tools, tasks, KPIs, permissions, handoffs and escalation rules. In the P&L below, **Bot extras** is the bot team's own tooling: £40.40 a month in months 1 and 2, £56.90 from month 3. It is a separate line so that the one-pager's costs stay as they were.

10. Month-by-month P&L and cash flow

How to read the tables:

- **Revenue** is paying subscribers × £17.02 blended ARPU.
- **COGS** is AI, site hosting and coach emails, at £1.05 per subscriber.
- **Card fees** are Stripe plus the assumed Billing fee, at £0.52 per subscriber.
- **Marketing** is new subscribers × £30.
- **Tools** are the one-pager's £119.33 fixed costs, plus 4p for each reveal above the 1,500 a month that the fixed line already covers.
- **VAT** is £0 because the business is not registered (section 5).
- **Profit** is before income tax and before paying the owner.
- **Cumulative cash** starts at -£400 for the one-pager's start-up costs in month 0. It excludes the £4,250 purchase.

Cash is modelled on the same basis as revenue. Yearly plans are paid up front, so real cash would arrive earlier than shown. Leaving that out is the cautious choice.

Base (one-pager: Middle)

MONTH	PAYING SUBS (END)	NEW	REVENUE	COGS	CARD FEES	GROSS MARGIN	GM %	MARKETING	TOOLS	BOT EXTRAS	ACCOUNTANT	VAT	PROFIT	CUMULATIVE CASH
M1	8	8	£136	-£8	-£4	£124	91%	-£240	-£119	-£40	-£50	£0	-£326	
M2	25	18	£426	-£26	-£13	£386	91%	-£534	-£119	-£40	-£50	£0	-£357	
M3	55	32	£936	-£58	-£29	£850	91%	-£975	-£119	-£57	-£50	£0	-£351	
M4	95	46	£1,617	-£100	-£49	£1,468	91%	-£1,365	-£119	-£57	-£50	£0	-£123	
M5	140	54	£2,384	-£147	-£73	£2,164	91%	-£1,635	-£119	-£57	-£50	£0	£303	
M6	180	54	£3,064	-£189	-£94	£2,782	91%	-£1,620	-£119	-£57	-£50	£0	£936	
M7	212	50	£3,609	-£223	-£110	£3,277	91%	-£1,500	-£119	-£57	-£50	£0	£1,550	
M8	242	51	£4,120	-£254	-£126	£3,740	91%	-£1,536	-£119	-£57	-£50	£0	£1,978	
M9	270	52	£4,597	-£284	-£140	£4,173	91%	-£1,566	-£119	-£57	-£50	£0	£2,381	
M10	295	52	£5,022	-£310	-£153	£4,559	91%	-£1,560	-£119	-£57	-£50	£0	£2,773	
M11	318	52	£5,414	-£334	-£165	£4,915	91%	-£1,575	-£119	-£57	-£50	£0	£3,114	
M12	340	54	£5,788	-£357	-£177	£5,255	91%	-£1,614	-£119	-£57	-£50	£0	£3,415	
Year			£37,114	-£2,289	-£1,133	£33,693	91%	-£15,720	-£1,432	-£650	-£600	£0	£15,291	

Cautious

MONTH	PAYING SUBS (END)	NEW	REVENUE	COGS	CARD FEES	GROSS MARGIN	GM %	MARKETING	TOOLS	BOT EXTRAS	ACCOUNTANT	VAT	PROFIT	CUMULATIVE CASH
M1	3	3	£51	-£3	-£2	£46	91%	-£90	-£119	-£40	-£50	£0	-£253	
M2	8	5	£136	-£8	-£4	£124	91%	-£159	-£119	-£40	-£50	£0	-£245	
M3	16	9	£272	-£17	-£8	£247	91%	-£264	-£119	-£57	-£50	£0	-£243	
M4	28	14	£477	-£29	-£15	£433	91%	-£408	-£119	-£57	-£50	£0	-£201	
M5	44	19	£749	-£46	-£23	£680	91%	-£564	-£119	-£57	-£50	£0	-£110	
M6	60	20	£1,021	-£63	-£31	£927	91%	-£612	-£119	-£57	-£50	£0	£89	
M7	70	16	£1,192	-£74	-£36	£1,082	91%	-£480	-£119	-£57	-£50	£0	£376	
M8	80	17	£1,362	-£84	-£42	£1,236	91%	-£510	-£119	-£57	-£50	£0	£500	
M9	89	17	£1,515	-£93	-£46	£1,376	91%	-£510	-£119	-£57	-£50	£0	£639	
M10	97	17	£1,651	-£102	-£50	£1,499	91%	-£507	-£119	-£57	-£50	£0	£766	
M11	104	17	£1,771	-£109	-£54	£1,607	91%	-£501	-£119	-£57	-£50	£0	£880	
M12	110	16	£1,873	-£116	-£57	£1,700	91%	-£492	-£119	-£57	-£50	£0	£982	

MONTH	PAYING SUBS (END)	NEW	REVENUE	COGS	CARD FEES	GROSS MARGIN	GM %	MARKETING	TOOLS	BOT EXTRAS	ACCOUNTANT	VAT	PROFIT	CUMULATIVE CASH
Year			£12,071	-£744	-£368	£10,958	91%	-£5,097	-£1,432	-£650	-£600	£0	£3,179	

Strong (one-pager: Hopeful)

MONTH	PAYING SUBS (END)	NEW	REVENUE	COGS	CARD FEES	GROSS MARGIN	GM %	MARKETING	TOOLS	BOT EXTRAS	ACCOUNTANT	VAT	PROFIT	CUMULATIVE CASH
M1	15	15	£255	-£16	-£8	£232	91%	-£450	-£119	-£40	-£50	£0	-£428	
M2	50	36	£851	-£52	-£26	£773	91%	-£1,095	-£119	-£40	-£50	£0	-£532	
M3	110	65	£1,873	-£116	-£57	£1,700	91%	-£1,950	-£119	-£57	-£50	£0	-£476	
M4	190	91	£3,235	-£200	-£99	£2,937	91%	-£2,730	-£132	-£57	-£50	£0	-£32	
M5	290	119	£4,937	-£304	-£151	£4,482	91%	-£3,570	-£155	-£57	-£50	£0	£651	
M6	400	139	£6,810	-£420	-£208	£6,182	91%	-£4,170	-£171	-£57	-£50	£0	£1,735	
M7	460	100	£7,831	-£483	-£239	£7,110	91%	-£3,000	-£139	-£57	-£50	£0	£3,863	
M8	515	101	£8,768	-£541	-£268	£7,960	91%	-£3,030	-£140	-£57	-£50	£0	£4,683	
M9	565	102	£9,619	-£593	-£294	£8,732	91%	-£3,045	-£141	-£57	-£50	£0	£5,440	
M10	610	102	£10,385	-£640	-£317	£9,428	91%	-£3,045	-£141	-£57	-£50	£0	£6,135	
M11	650	101	£11,066	-£682	-£338	£10,046	91%	-£3,030	-£140	-£57	-£50	£0	£6,769	
M12	690	105	£11,747	-£724	-£358	£10,664	91%	-£3,150	-£143	-£57	-£50	£0	£7,264	
Year			£77,379	-£4,772	-£2,361	£70,245	91%	-£32,265	-£1,659	-£650	-£600	£0	£35,071	

How this ties back to the one-page plan

SCENARIO	SUBS	ONE-PAGER STEADY-STATE MONTH (NET)	SAME SUBS IN MONTH 6 OF THIS RAMP	WHY DIFFERENT
Cautious (Cautious)	60	£628	£89	The ramp is still buying growth (new subscribers × £30) and carries the bot extras and accountant.
Base (Middle)	180	£2,123	£936	The ramp is still buying growth (new subscribers × £30) and carries the bot extras and accountant.
Strong (Hopeful)	400	£4,863	£1,735	The ramp is still buying growth (new subscribers × £30) and carries the bot extras and accountant.

The one-page plan's figures are a steady month: the subscriber count is flat and marketing only replaces leavers. This plan's month 6 is still growing, so it spends more on marketing in that month. Both use the same per-subscriber, churn, CAC and fixed-cost figures.

11. Unit economics, break-even and funding

MEASURE	VALUE (ESTIMATE)	HOW IT IS WORKED OUT
ARPU (blended)	£17.02	70% × £19 + 30% × £149 / 12 (one-pager)
Variable cost per subscriber	£1.57	card + Stripe Billing £0.52, AI £0.75, site £0.25, email £0.05
Contribution per subscriber	£15.46	ARPU – variable cost
Gross margin	91%	contribution / ARPU
CAC	£30	one-pager assumption, all channels blended
Monthly churn	10%	one-pager assumption
Average life	10 months	1 / churn
LTV (contribution)	£155	contribution / churn
LTV : CAC	5.2 : 1	
CAC payback	1.9 months	CAC / contribution
Steady-state break-even	18 subscribers	(fixed £119.33 + bot extras £56.90 + accountant £50) / (contribution – churn × CAC)

Funding needed (**ESTIMATE**):

SCENARIO	LOWEST CUMULATIVE CASH (AFTER £400 START-UP)	PLUS THE £4,250 PURCHASE	SUGGESTED BUFFER	TOTAL A BUYER SHOULD HAVE READY
Cautious	-£1,453	-£5,703	-£1,000	-£6,703
Base	-£1,558	-£5,808	-£1,000	-£6,808
Strong	-£1,868	-£6,118	-£1,000	-£7,118

The business needs no outside funding in any scenario. The money needed is the purchase price, the £400 start-up costs, and early marketing ahead of revenue.

Sensitivity (Base path):

BASE PATH, IF ...	YEAR-1 REVENUE	YEAR-1 PROFIT	CASH BREAK-EVEN	LOWEST CASH
Base as planned	£37,114	£15,291	M7	-£1,558
Churn 15%	£37,114	£12,502	M7	-£1,690
CAC £45	£37,114	£7,431	M9	-£3,630
Churn 15% and CAC £45	£37,114	£3,262	M11	-£4,232

12. KPIs and milestones

KPI	MONTH 3 TARGET (BASE)	MONTH 6	MONTH 12	OWNER BOT
Paying subscribers	55	180	340	Analyst
Finished reveals a month	812	1,350	1,345	Analyst
Reveal → paying	4%	4%	4%	Analyst
Monthly churn	≤ 10%	≤ 10%	≤ 10%	Finance Clerk
Blended CAC	≤ £30	≤ £30	≤ £30	Analyst
Earnings claims published	0	0	0	Claims Guard
Uptime	≥ 99.5%	≥ 99.5%	≥ 99.5%	Site Watch
Monthly profit	-£351	£936	£3,415	Finance Clerk

Milestones:

- Week 2: first paid subscriber served end to end.
- Month 3: the keep, re-price or pivot decision (one-pager).
- Month 7 (Base): cumulative cash turns positive.
- Month 9 (Base): the £4,250 ask is repaid from profit.
- Month 12: year-2 plan written from real data.

13. Risks and mitigations

RISK	LIKELIHOOD / IMPACT	MITIGATION
CAC above £30	Medium / high	The capped £250 test in month 2 shows it early. Sensitivity in section 11. Shift spend to organic and partners. Re-price at month 3.
Churn above 10% after the 30-day plan	High / medium	Runner-up switch, Monday coach, annual-plan offer at month 3.
An earnings claim slips into an ad or kit	Low / high	Claims Guard on every line plus owner approval for anything published (CAP 20).
Regulated ideas (food, childcare, pets, driving)	Medium / medium	GOV.UK link per idea; Claims Guard blocks kits that lack it.
Tax content goes out of date	Certain each April / medium	Library Keeper's April refresh; labelled as an ESTIMATE ; accountant check.
AI cost or quality	Low / medium	Rules-based matcher; gpt-5-mini for wording; spend caps; template fallback.

RISK	LIKELIHOOD / IMPACT	MITIGATION
Supplier price changes	Medium / low	Costs are small against contribution; review quarterly.
VAT registration in the Strong case	Medium in year 2 / medium	VAT watch at £75,000 rolling; price decision before crossing (section 15).
Name conflict ("After Six" is a working name)	Unknown / medium	Trade mark and Companies House check in week 1, as the listing says.

14. Legal and compliance checklist

- ☐ ICO data protection fee paid (£52, tier 1) and privacy notice published.
- ☐ Processor agreements (DPAs) with Supabase, OpenAI, Postmark, MailerLite, n8n and Plausible. International transfer basis recorded.
- ☐ PECR: unticked consent box for marketing email; opt-out in every message; service and marketing email kept separate ([ICO](#)).
- ☐ Cookie-free analytics (Plausible), so no cookie banner is needed for analytics. Check again if any other tool sets cookies.
- ☐ CAP Code section 20: no earnings forecasts anywhere ([ASA](#)).
- ☐ Distance selling: pre-contract information and the 14-day cancellation right ([GOV.UK online and distance selling](#), accessed 23 October 2026).
- ☐ Subscription contracts rules from 1 January 2027: reminders, easy online exit, renewal cooling-off ([GOV.UK guidance](#), accessed 23 October 2026).
- ☐ Terms of service that say the product is not tax, legal or financial advice.
- ☐ Trade mark and Companies House check on the name.
- ☐ Self Assessment registration for the owner, or company set-up, with the accountant.
- ☐ VAT watch (£90,000 rolling 12 months, reverse-charge services included).

15. 90-day action plan and decisions needed

WHEN	ACTIONS	OWNER / BOT
Week 1	Week-one playbook: domain, Supabase, Stripe (test mode), Postmark, ICO fee, name check. Write the approved templates and the Claims Guard rules.	You; Site Watch and Finance Clerk set up
Week 2	Kit Writer in shadow mode; read 20 test kits; Stripe live; first real reveal-to-paid run	You; Kit Writer, Claims Guard
Weeks 2 to 4	100 free reveals from your circle and communities; Monday Coach live with daily reading	You; Monday Coach, Support Desk
Month 2	Capped £250 ad test on two channels; consent-based welcome emails; Analyst's first funnel report	Growth Writer, Lifecycle Mailer, Analyst
Month 3	Keep, re-price or pivot decision; choose the main channel; switch on Library Keeper	You

Decisions needed from the buyer:

- Sole trader or limited company. This decides tax and the name on Stripe.
- Keep the name "After Six" after the trade mark check, or rename.
- Monthly ad cap for months 3 to 12. Base path: about £1,310 a month on average.
- Whether to self-host n8n (free) or pay for n8n Cloud.
- How much standing approval to give the Growth Writer from month 4.
- Month 3: keep, re-price or pivot (one-pager).
- Strong case only, before rolling turnover passes £90,000: raise prices to absorb VAT, or keep £19 and accept a lower margin.
- EU customers: sell to UK customers only at launch (the plan's assumption), or register for EU VAT under the Non-Union scheme before taking EU sign-ups.

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