DrivePay FinTech Ltd

PITCH ANALYTICS & 3-YEAR FINANCIAL VALUATION

YEAR 3 TARGET GMV	YEAR 3 NET PROFIT	PROJECTED INVESTOR ROI
€18,000,000	€320,425	35.5%

1. 3-Year Financial Model Projections

Financial Metric	Year 1 (Pilot)	Year 2 (Growth)	Year 3 (Scale)
Gross Merchandise Volume (GMV)	€1,500,000	€8,000,000	€18,000,000
Gross Revenue (6.0% Take Rate)	€90,000	€480,000	€1,080,000
Expected Default Losses (NPL 2.5% - 2.8%)	€42,000	€224,000	€450,000
Operating Expenses (OPEX excluding Payroll)	€60,000	€100,000	€120,000
Total Payroll & Team Budget (ФОП with 13th Month)	€110,000	€289,575	€289,575
Net Profit / Earnings	**-€122,000**	**-€133,575**	**€320,425**
Break-even Milestone	-	-	Month 17

2. Operational Team Budget & Payroll Distribution

Calculated using the Cyprus tax structures for tech startups, including employer social contributions (~12.5%) and the standard local 13th-month structural bonus configuration:

Role / Position	Net Monthly	Gross Monthly	Employer Taxes (12.5%)	Total Cost / Mo	Annual Cost (13 Mos)
CEO / Co-founder (Founder)	€5,000.00	€6,100.00	€762.50	€6,862.50	€89,212.50

Role / Position	Net Monthly	Gross Monthly	Employer Taxes (12.5%)	Total Cost / Mo	Annual Cost (13 Mos)
CCO (Commercial Director)	€2,400.00	€2,800.00	€350.00	€3,150.00	€40,950.00
Senior Full-Stack Developer	€3,200.00	€3,800.00	€475.00	€4,275.00	€55,575.00
Product Manager / Data Analyst	€2,000.00	€2,300.00	€287.50	€2,587.50	€33,637.50
Risk / Compliance Manager	€1,800.00	€2,100.00	€262.50	€2,362.50	€30,712.50
Customer Support Agent 1	€1,200.00	€1,350.00	€168.75	€1,518.75	€19,743.75
Customer Support Agent 2	€1,200.00	€1,350.00	€168.75	€1,518.75	€19,743.75
Total Monthly & Annual Totals	**€16,800.00**	**€19,800.00**	**€2,475.00**	**€22,275.00**	**€289,575.00**

3. Seed Capital Allocation (€450,000 Deployment Breakdown)

- **Platform Development & Core Architecture (40% - €180,000):** Engineering payroll for PWA modules, automated core risk assessment engines, and direct API hooks into the Artemis Credit Bureau and local Open Banking networks.
- **Liquidity & Capital Credit Reserve Buffer (44% - €200,000):** Dedicated treasury capital to clear B2B payouts to mechanics and garages on the next business day prior to auto-debit recovery schedules.
- **Compliance, Legal Structures & Licensing (11% - €50,000):** Legal fees for EU regulatory mapping, data handling licenses with the Data Protection Commissioner, and local Merchant Agreement architectures.
- **B2B Market Activation & Merchant Acquisition (5% - €20,000):** Sales collateral, physical POS register setups (QR displays), and strategic onboarding campaigns targeted at premium Cyprus garage networks.