DIGITALWORLDPULSE
PULSE THE FUTURE

BUSINESS BUILDER / PREMIUM SYSTEM

AI BUSINESS PLAN GENERATOR

RESEARCH SMARTER.
MODEL THE NUMBERS.
PLAN WITH EVIDENCE.

27-PAGE
PRACTICAL SYSTEM

MARKET +
COMPETITOR MODEL

FINANCIAL
ASSUMPTION WORKSHEETS

MASTER AI
BUSINESS PLAN PROMPT

Table of contents

A full planning path from raw business idea to evidence-based narrative, financial assumptions, risks, milestones and a reusable AI prompt system.

FAST START

Complete pages 5-7 and 17 first. Then use the master prompt on pages 23-24 and the launch checklist on page 27.

Build the plan around decisions

A business plan is useful when it helps someone decide what to test, fund, build, stop or change. It should connect evidence, assumptions, actions and numbers - not just produce polished paragraphs.

The decision-ready structure

- Executive summary: the compressed case for the business.
- Customer and problem: the job, pain or desired outcome.
- Market and competition: evidence, alternatives and gaps.
- Business model: how value becomes revenue.
- Go-to-market: how customers will discover and buy.
- Operations and team: how the offer will be delivered.
- Financial model: assumptions, forecast, costs and cash needs.
- Risks and milestones: what could break the plan and what proves progress.

THE ASSUMPTION CHAIN

Evidence supports an assumption.

Assumption drives a calculation or choice.

Calculation creates a forecast.

Forecast creates a milestone.

Milestone determines what to do next.

IMPORTANT

An AI-generated business plan is a drafting and reasoning aid, not proof that the business will succeed. Verify market facts, prices, regulations, financial assumptions and claims before using the plan with investors, lenders, partners or customers.

Write the executive summary last

The summary appears first, but it is stronger when written after the rest of the plan. It should compress the most important facts, not introduce new assumptions.

7-LINE EXECUTIVE SUMMARY

1. Business and customer
2. Problem or desired outcome
3. Offer and differentiator
4. Market evidence
5. Business model
6. Traction or validation
7. Next milestone and funding need

WEAK VS. STRONG

Weak: "We will disrupt a massive market with an innovative AI platform."

Stronger: "We help solo accounting firms turn meeting notes into client-ready follow-up drafts. The beta targets 50 firms in one region, priced at $49 per seat per month."

Executive summary audit

- Can a reader identify the customer without guessing?
- Does the summary describe the current stage: idea, prototype, launched, profitable?
- Are important numbers linked to assumptions explained later?
- Does it state the next milestone instead of promising vague growth?
- Could the summary still make sense if the reader never sees the rest of the plan?

Define the business before expanding it

A plan becomes vague when the business is described as a broad industry label. Define the customer, job, pain, offer, mechanism and reason to choose you in one compact concept statement.

BUSINESS CONCEPT FORMULA

For [specific customer] who need [important job], [business] provides [offer] that helps them [outcome] through [mechanism]. Unlike [main alternative], we focus on [credible difference].

Example - local B2B service

For independent dental clinics that struggle to keep patient reactivation campaigns consistent, RecallDesk provides a managed monthly outreach service using clinic-approved scripts, segmented contact lists and appointment tracking. Unlike a general marketing agency, the service focuses only on dormant-patient reactivation and reports booked appointments as the primary outcome.

DO NOT CONFUSE

Problem: what is hard now?
Solution: what do you deliver?
Outcome: what improves?
Mechanism: how is the outcome created?

FIRST VALIDATION QUESTION

What would have to be true for a real customer to pay for this? Write 3-5 conditions and mark each as verified, partially verified or unknown.

Create a buyer profile that can guide decisions

A useful customer profile is behavioral, not decorative. It explains who buys, what triggers the search, what blocks the decision, what alternatives exist and what evidence creates trust.

Field	Example question
Trigger	What happened recently that made the problem urgent?
Current workaround	How is the customer solving it today?
Cost of status quo	What does delay cost in time, money, risk or frustration?
Decision criteria	What must be true before they buy?
Objections	What makes them hesitate or reject the offer?
Buying process	Who researches, approves, pays and uses?
Proof needed	What evidence would reduce uncertainty?

INTERVIEW STARTER

Ask a real prospect: "Tell me about the last time this problem happened." Then follow the sequence: what triggered it, what they tried, what failed, what they paid, who was involved, and what a good outcome would have looked like. Capture exact language without steering the answer.

Separate evidence from assumptions

The strongest AI workflow does not hide uncertainty. Create a source log and an assumption ledger before asking the model to write market claims.

SOURCE LOG

For every material fact, record:
- claim or data point
- source / document
- publication date
- geography / segment
- what the data actually measures
- confidence level

ASSUMPTION LEDGER

For every unverified belief, record:
- assumption
- why it matters
- evidence for / against
- owner
- validation test
- decision date

Research categories

- Customer interviews and observed behavior.
- Competitor websites, pricing pages and public positioning.
- Industry reports and public statistical sources.
- Search behavior, forums and community discussions.
- Supplier quotes, delivery costs and operational constraints.
- Pilot results, conversion data, waitlist behavior or pre-orders.

RESEARCH RULE

Never let the AI invent a market statistic because the plan "needs a number." If a number is unknown, label it unknown and use a range or a validation task instead.

Model TAM, SAM and SOM without fantasy math

Market sizing is useful when it shows the logic behind the estimate. Start from customer counts, realistic price levels and reachable segments rather than multiplying a global industry number by an arbitrary percentage.

TAM

Total addressable market: the broad revenue opportunity if every relevant customer bought the applicable offer.

SAM

Serviceable available market: the part of TAM that fits the product, geography, channel and current capability.

SOM

Serviceable obtainable market: a defendable near-term share based on capacity, channel reach, budget and competition.

Input	Illustrative value	Logic
Target clinics in region	2,400	Public directory count
Relevant segment	35%	Clinics with 2-10 practitioners
Potential buyers	840	2,400 x 35%
Annual price	$3,600	$300/month
SAM	$3.02M	840 x $3,600
Year-1 capacity	50 accounts	Sales + service constraint
Year-1 revenue ceiling	$180k	50 x $3,600

USE RANGES

If a key input is uncertain, model low, base and high cases. The range is more honest and more useful than a single precise number built on weak evidence.

Map alternatives, not just direct competitors

Customers can choose a competitor, a spreadsheet, an employee, a freelancer, a manual workaround, or doing nothing. Your plan should compare the full decision set.

Alternative	Why customers choose it	Weakness / gap	Your response
Manual workflow	No new software cost	Time, inconsistency	Show time saved + control
General agency	Broad capability	Less specialized	Narrow expertise + proof
DIY tool	Low price	Requires setup	Managed implementation
Do nothing	No change cost	Problem continues	Quantify status quo cost

COMPETITOR RESEARCH QUESTIONS

What do they promise?
How do they price?
Who do they target?
What proof do they show?
Where do customers complain?
What do they deliberately not serve?

DIFFERENTIATION TEST

A difference matters only if the customer values it, you can deliver it consistently, and competitors cannot easily neutralize it. "AI-powered" by itself is not a strategy.

Turn research into a clear market position

Positioning connects the customer problem, competitive alternatives, category and credible advantage. It should guide product choices and messaging - not just create a slogan.

POSITIONING STATEMENT

For [customer] who [context / need], [brand] is a [category] that [primary outcome]. Unlike [alternative], it [meaningful difference], supported by [proof].

Positioning stress test

- Would the target customer recognize themselves in the first sentence?
- Is the category clear enough that the buyer understands what is being offered?
- Does the difference change a buying decision or only sound interesting?
- Can the proof be shown today, or is it still a future claim?
- Does the position require operational choices you are willing to make?

EXAMPLE

"For independent ecommerce brands that publish 50+ SKUs per month, CatalogCraft is a product copy workflow that turns structured product data into review-ready drafts. Unlike general AI writing tools, it uses reusable brand rules, field-level inputs and a mandatory human approval step."

Design how value becomes revenue

A business model explains who pays, what they pay for, how often they pay, what it costs to deliver and what must be true for the economics to work.

Model	Best for	Key driver
Subscription	Recurring software / services	Retention + active accounts
One-time sale	Products / projects	Volume + gross profit per sale
Usage-based	API / infrastructure	Usage growth + unit margin
Marketplace fee	Two-sided platforms	Transaction value + take rate
Retainer	Ongoing professional service	Capacity + client retention
Licensing	IP / technology	Deal size + renewal

UNIT ECONOMICS STARTER

Revenue per customer
- direct delivery cost
= contribution per customer

Then compare acquisition cost, support load, churn and payback period.

MODEL QUESTION

What behavior must repeat for the model to work? Examples: renew each month, reorder every quarter, refer new customers, increase usage, or upgrade to a higher tier.

Package the offer so buyers can understand it

The offer is more than the core product. It includes scope, delivery, onboarding, support, pricing, guarantees, limits and the next step.

OFFER STACK

Core: what the buyer receives
Onboarding: first successful outcome
Support: what help is included
Limits: boundaries and exclusions
Proof: evidence and examples
Risk reversal: fair cancellation / guarantee terms

EXAMPLE - SERVICE

Monthly reporting setup + dashboard refresh + 60-minute review call + email support.

Not included: ad management, copywriting, CRM administration.

Price: $750/month after a $300 setup fee.

Offer design questions

- What result does the customer actually purchase?
- What must happen before the customer sees value?
- Which parts are standardized and which are custom?
- What creates delivery cost or capacity pressure?
- What can be removed to make the offer easier to buy and easier to deliver?

Choose channels that fit the customer and stage

A go-to-market plan should explain how the first customers will be reached, what message will be tested and how the channel will be measured. "Use social media" is not a strategy.

Channel	Use when	Early metric
Founder outreach	Small, identifiable B2B niche	Qualified conversations
Search content	Problem has active search demand	Impressions -> leads
Paid search	High-intent terms + clear economics	Cost per qualified lead
Partnerships	Trusted intermediaries exist	Partner-sourced opportunities
Communities	Buyers discuss problem publicly	Meaningful conversations
Events / local	Geographic or relationship-driven	Meetings / follow-ups

30-DAY LAUNCH TEST

Pick one primary acquisition channel, one message angle, one offer and one success metric. Run enough activity to learn something. If the test fails, diagnose the weakest assumption before adding more channels.

Turn interest into a measurable sales process

Map each stage from first contact to paid customer. Use stage definitions that describe observable behavior, not vague labels like "warm" or "interested."

Stage	Entry rule	Primary question
Lead	Fits basic profile	Is this a real potential buyer?
Qualified	Problem + authority + timing	Is there a real reason to act?
Demo / proposal	Specific solution discussed	Does the offer fit the need?
Decision	Commercial terms reviewed	What blocks commitment?
Won / lost	Clear outcome recorded	Why did the decision happen?

FUNNEL MATH

100 leads x 30% qualified = 30
30 x 50% proposal = 15
15 x 40% close = 6 customers

Use real stage conversion data when available.

FORECAST RULE

A sales forecast should be driven by activity, capacity and conversion assumptions. If the plan requires a 90% close rate but current evidence shows 20%, the plan is not ready.

Plan delivery before growth creates pressure

Operations translates the promise into repeatable work. Define what happens from order to delivery, who owns each step, what tools are required and where capacity can break.

1. Intake

What information, payment or approval starts delivery?

2. Production

What repeatable steps create the product or service?

3. Quality control

What must be checked before delivery?

4. Handoff

How does the customer receive the outcome?

5. Support

What questions, fixes or follow-up are included?

6. Capacity

How many customers or units can the current system handle?

BOTTLENECK TEST

If demand doubled next month, what would fail first: people, supplier capacity, cash, software, fulfillment, customer support, approvals or quality control? That answer belongs in the plan.

Build roles around milestones, not titles

A small business plan does not need an inflated org chart. It needs clarity on who owns critical outcomes now, which capabilities are missing and what event should trigger a hire or contractor.

Outcome	Owner now	Gap	Trigger
Customer acquisition	Founder	Paid media experience	>$3k monthly ad test
Product delivery	Founder + contractor	QA capacity	>20 active clients
Finance / reporting	Bookkeeper	Forecasting	Funding / lender process
Customer success	Founder	Response coverage	>40 active accounts

FOUNDER FIT

Explain relevant experience, customer access, domain knowledge and execution history. Avoid biography padding that does not support the plan.

HIRING RULE

Tie each future role to a measurable constraint: revenue level, customer count, response time, units shipped, sales volume or compliance requirement.

Create the financial assumption ledger

Forecasts are outputs. Assumptions are the model. Write the assumptions first so every important number can be challenged and updated without rebuilding the story.

Assumption	Base case	Evidence / note
Average price	$49 / month	Target interview reactions
New customers / month	12	Founder outreach capacity
Monthly churn	4%	Unverified - test after launch
Direct service cost	$8 / account	Software + support estimate
Fixed monthly costs	$2,900	Quotes + current expenses
Payment timing	At purchase	Subscription billing

ASSUMPTION QUALITY SCALE

A - Verified: observed in real transactions or reliable internal data.
B - Supported: credible external data or multiple customer signals.
C - Estimated: reasoned but unverified.
D - Speculative: placeholder only. Build a validation task before relying on it.

Forecast from business drivers

Do not start with the revenue number you want. Start with customer volume, price, conversion, capacity and retention - then let the total emerge from the model.

Month	Opening customers	New	Churned	Ending	Revenue @ $49
1	0	8	0	8	$392
2	8	10	0	18	$882
3	18	12	1	29	$1,421
4	29	12	1	40	$1,960
5	40	14	2	52	$2,548
6	52	14	2	64	$3,136

DRIVER FORMULA

Ending customers = opening + new - churned.

Revenue can then be calculated from active customers, price and any usage or one-time fees.

SANITY CHECK

Compare the forecast to acquisition capacity, delivery capacity and cash. A mathematically valid model can still be operationally impossible.

Understand fixed costs, variable costs and break-even

The plan should show what costs increase with each customer and what costs exist even when sales are zero. This makes pricing and cash planning more realistic.

Cost	Type	Illustrative monthly
Hosting / software	Fixed	$450
Contractor support	Fixed	$1,200
Accounting / admin	Fixed	$350
Founder draw	Fixed	$900
Payment fees	Variable	3% of revenue
AI / processing	Variable	$5 per account
Customer support tooling	Variable	$3 per account

SIMPLE BREAK-EVEN EXAMPLE

If monthly fixed costs are $2,900 and contribution per active account is $33, break-even is about 88 active accounts ($2,900 / $33). This is an illustrative example only; use your real costs, taxes, refunds and payment terms.

Connect funding to milestones

A funding request is stronger when each dollar has a purpose and each purpose leads to a measurable milestone. Avoid "marketing and growth" as a catch-all category.

Use of funds	Amount	Milestone
Product development	$18,000	Stable v1 + billing + analytics
Customer acquisition tests	$12,000	3 validated channel tests
Operations / support	$8,000	Capacity for first 100 accounts
Legal / accounting	$4,000	Contracts + finance setup
Cash buffer	$8,000	Runway against slower sales

FUNDING QUESTION

What becomes possible after the funding that is not possible now? Tie the answer to product, market validation, capacity, regulation or revenue milestones.

RUNWAY WARNING

Do not describe runway without explaining the burn assumptions. Cash runway changes when hiring, revenue, payment timing or one-time costs change.

Model downside, base and upside scenarios

Risk analysis is not a pessimistic appendix. It helps identify which assumptions deserve attention before they become expensive mistakes.

Driver	Downside	Base	Upside
New customers / month	6	12	18
Monthly churn	8%	4%	2%
Price	$39	$49	$59
CAC	$180	$110	$80
Support cost / acct	$14	$8	$6

RISK REGISTER

For each major risk record:
probability, impact, early warning signal, mitigation, owner and contingency action.

EXAMPLE

Risk: sales cycle is twice as long as planned.
Signal: >45 days from demo to decision.
Response: reduce spend, tighten ICP, improve proof, extend runway.

RULE

The plan is stronger when it explains what management will do if assumptions are wrong.

Create a KPI dashboard tied to the plan

Track a small set of leading and lagging indicators that show whether the business model is working. The right metric depends on the model and stage.

Area	Leading metric	Lagging metric
Demand	Qualified conversations	New customers
Acquisition	Cost per qualified lead	CAC
Sales	Proposal-to-close rate	Revenue
Retention	Activation / usage	Churn / renewal
Delivery	Cycle time	Gross contribution
Cash	Receivables / burn	Runway / cash balance

WEEKLY REVIEW

For each KPI ask: What changed? Why? Is the movement noise or signal? Which assumption does it challenge? What action will be taken before the next review? A dashboard without decisions is decoration.

Master AI prompt - Part I: research and planning

Use this after completing the customer, market and assumption worksheets. Replace every bracketed field. Do not ask the model to invent missing evidence.

COPY / PASTE PROMPT

ROLE
Act as a senior business planning analyst. Your job is to help me build a decision-ready business plan, not a promotional document.

BUSINESS
Name: [BUSINESS NAME]
Stage: [IDEA / PILOT / LAUNCHED / GROWING]
Customer: [SPECIFIC CUSTOMER]
Problem / job: [PROBLEM]
Offer: [OFFER]
Geography: [MARKET]
Business model: [MODEL]

EVIDENCE I HAVE
[PASTE INTERVIEWS, TRACTION, SOURCES, PRICING, COMPETITOR NOTES]

ASSUMPTIONS I HAVE NOT VERIFIED
[PASTE ASSUMPTION LEDGER]

INSTRUCTIONS
1. Separate verified facts from assumptions.
2. Do not fabricate statistics, sources, customers, testimonials or traction.
3. Identify missing information that materially affects the plan.
4. Build a concise customer profile, competitor map, business model and go-to-market hypothesis.
5. For market sizing, show the formula and label weak inputs.
6. Produce a prioritized validation plan before drafting the full narrative.
7. Flag contradictions between the offer, pricing, capacity and financial assumptions.

Master AI prompt - Part II: draft, audit and revise

Run this only after Part I has identified the major gaps. Paste the approved assumptions and validation notes into the input block.

COPY / PASTE PROMPT

APPROVED INPUTS
[PASTE THE VERIFIED FACTS, SUPPORTED ASSUMPTIONS AND DECISIONS FROM PART I]

DRAFT THE PLAN
Create sections for: executive summary; business concept; customer; market; competitors; positioning; business model; offer; go-to-market; sales process; operations; team; financial assumptions; revenue model; costs; funding; risks; milestones; KPIs.

FINANCIAL RULES
- Show formulas for material estimates.
- Use ranges when evidence is weak.
- Do not invent precision.
- Label illustrative numbers clearly.
- Keep revenue, cost, capacity and hiring assumptions internally consistent.

AUDIT
After drafting, create a table with: claim, evidence, confidence, risk if wrong, and validation action. Then list the 10 most important questions a lender, investor, partner or skeptical founder should ask.

REVISION
Rewrite any section that uses hype, unsupported certainty, vague market claims or generic AI language. Prefer concrete assumptions, customer behavior, operational details and measurable milestones.

Worked example A - Micro-SaaS for freelancers

This example is fictional and purely illustrative. The purpose is to show how assumptions connect from customer problem to pricing, channel, capacity and financial model.

BUSINESS

InvoiceFlow Notes
A micro-SaaS that turns freelancer client-call notes into draft follow-up emails, action lists and invoice-ready scope summaries.

Target: English-speaking freelance consultants with 5-25 active clients.

CORE ASSUMPTIONS

Price: $29/month
Trial-to-paid: 12%
Monthly churn: 5%
Direct processing cost: $4/account
Founder outreach: 100 prospects/week
Support capacity: 250 accounts

Plan section	Illustrative output
Problem	Follow-up admin takes 3-5 hours per week and delays invoicing.
Alternative	Manual notes + email templates + task manager.
Difference	Structured post-call workflow with client-specific output fields.
Initial channel	Founder outreach + freelancer communities.
Proof target	20 pilots, 10 paying accounts, 60% weekly active usage.
Risk	Users may prefer general-purpose AI tools at lower cost.
Response	Position around workflow reliability, templates and invoice handoff.

FIRST 30-DAY DECISION

Do not build the full roadmap. Test whether freelancers repeatedly use the workflow after real client calls and whether at least some will pay $29/month. If not, revisit the problem and workflow before scaling acquisition.

Worked example B - Local meal subscription

A second fictional example showing how a physical local service changes the assumptions: geography, delivery capacity, food cost, route density and customer retention become central.

BUSINESS

Weekday Fuel
A five-lunch weekly subscription for office workers in one business district. Meals are prepared in a shared commercial kitchen and delivered to workplace reception points.

Target: office teams with 20+ employees.

CORE ASSUMPTIONS

Price: $62/week
Food + packaging: $26/subscriber
Delivery allocation: $7/subscriber
Weekly contribution: $29/subscriber
Initial route capacity: 80 subscribers

Plan section	Illustrative output
Trigger	Employees want predictable weekday lunches without daily ordering.
Buyer	Individual subscriber; HR may enable building access or group launch.
Channel	Office sampling events + referral codes + local search.
Operational constraint	Kitchen capacity and route density before adding new districts.
Validation milestone	40 paying subscribers with 70%+ four-week retention.
Risk	Demand varies by office attendance and dietary preferences.
Response	Pilot one district, limited menu, clear cut-off time, route-level economics.

WHY THIS PLAN DIFFERS

The business can look profitable on gross margin but still fail if routes are sparse, cancellations are high or food waste is uncontrolled. The plan must connect customer density, kitchen capacity and delivery economics.

FINAL QUALITY CONTROL

BUILD THE PLAN.
TEST THE ASSUMPTIONS.

A strong business plan is a living decision system. Update it when customer evidence, costs, conversion rates, capacity, regulations or strategy change.

- [ ] Customer problem is supported by evidence
- [ ] Market claims have traceable sources
- [ ] Competitors include real alternatives
- [ ] Pricing and revenue model are explicit
- [ ] Forecast is driven by assumptions
- [ ] Costs include delivery and capacity constraints
- [ ] Risks have signals and mitigation actions
- [ ] Milestones are measurable
- [ ] AI-generated claims have been reviewed
- [ ] Plan is ready for a skeptical reader

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