

INDEPENDENT BUSINESS PLAN



NATHAN TISHGARTEN

SOUTH FORSYTH HIGH SCHOOL

585 PEACHTREE PKWY

CUMMING, GA 30041

APRIL 27TH, 2025

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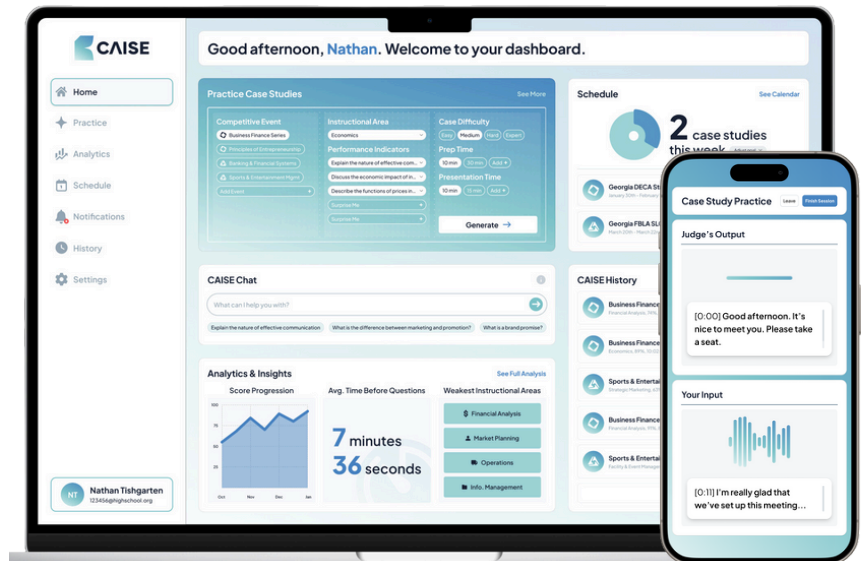
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I. EXECUTIVE SUMMARY

COMPANY OVERVIEW *See definitions in Appendix*

CAISE is a revolutionary e-learning platform built for DECA & FBLA competitors and advisors that enables realistic and unlimited competition prep with the power of generative AI. Our mission is to empower competitors through equity, giving students who are competing for the first time or lack the resources to effectively prepare access to unparalleled study tools, information, and experiences. Students & teachers are able to simulate role-play events and learn business concepts with unmatched personalization using a custom AI model trained on past case studies obtained through exclusive partnership agreements.



PROBLEMS

COMPETITORS DO NOT FEEL PREPARED

Initial market research revealed a significant distinction between preparedness for presentation vs. role-play events. Also, many students expressed frustrations with a lack of competitive resources. If students don't have adequate resources to prepare, how will they know how to succeed?

BARRIERS TO GETTING EFFECTIVE PRACTICE

Students feel like they don't get enough feedback before competing and chapter advisors often don't have the time to prepare every student. Furthermore, students often face a lack of motivation and current competition prep tools are inaccessible to chapters with limited resources.

ADVISORS STRUGGLE TO BRIDGE CTE AND CTSOs

Former case studies released by CTSOs are not well organized and are hard to incorporate into lesson plans for entire classes. New advisors often struggle to give thorough, relevant advice to first-time competitors because they lack the knowledge and experience for every event/industry.

SOLUTIONS

UNLIMITED CASE STUDIES, CHATBOT, & ANALYTICS

CAISE helps competitors prepare by generating hyper-personalized, unlimited case studies using a custom AI model, complete with verbal interaction and feedback. CAISE Chat helps students break down business concepts and our analytics track student progress, build confidence, and improve performance.

AI JUDGING, MOBILE APP, & STUDY PLANS

AI Judging provides instant feedback and scoring based on real examples to help students optimize their study time. With CAISE Mobile, students are able to prepare anytime, anywhere. Alongside gamified challenges, CAISE integrates with calendar apps to send reminders that build strong study habits.

CAISE CLASSROOM TOOLBOX FOR ADVISORS

CAISE Classroom Toolbox enables teachers to efficiently support students by providing access to chapter-wide analytics to objectively measure students' preparedness. The Toolbox also develops lessons plans and has the ability to generate custom case studies & assign them to competitors.

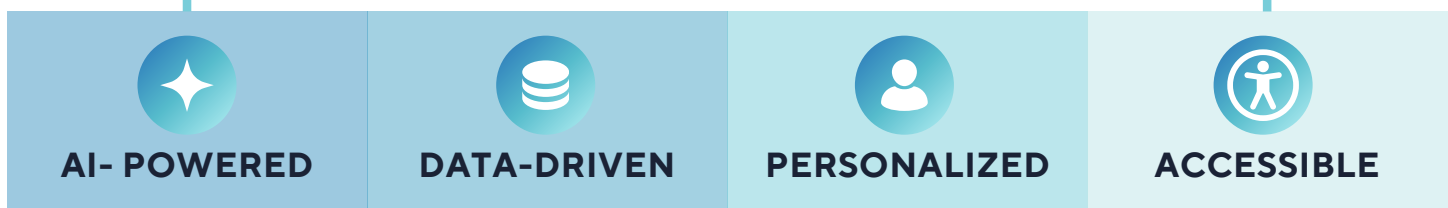
CUSTOMER SEGMENTS

STUDENT COMPETITORS	CHAPTER ADVISORS	ASSOCIATION DIRECTORS
 <ul style="list-style-type: none">• 14-18 years old• Enrolled in high school• Participates in CTSO conferences• Interested in marketing & business	 <ul style="list-style-type: none">• 25-65 years old• Full-time career-tech educator• Coaches competitors and manages overall CTSO chapter	 <ul style="list-style-type: none">• 30-65 years old• Wants to expand their organization's reach• Approves new initiatives for the state (association) level

UNIQUE VALUE PROPOSITION ✨

CAISE is the first CTSO competition tool to integrate generative AI into a personalized e-learning platform, creating dynamic, tailored career & technical education experiences. Built with first-time competitors in mind, **CAISE** enables user-friendly preparation for CTSO competitions. Through unmatched data analytics, students & advisors are able to measure competition preparedness. In addition, **CAISE** is the only business education platform to offer a companion mobile app, enabling practice anytime, anywhere.

UNIQUE FACTORS:



CHANNELS

DISTRIBUTION

- Direct: Website, www.caise.app, using Stripe
- Indirect: Apple App Store & Google Play Store

PRODUCTION

- gpt-4o, Whisper, and AudioLM models

MARKETING/CUSTOMER ACQUISITION

- Student Internship Program
- Conference Demos
- Social Media Marketing
- Website SEO
- CTSO Paid Media Channels
- Virtual Zoom Demos



COST STRUCTURE

BASED ON THREE-YEAR PROJECTIONS

Customer Acquisition Costs	\$54,500.00
Production Costs (COGS)	\$28,400.42
Distribution Costs	\$20,194.83
Human Resources	\$10,800.00
Startup Costs	\$10,105.00
Operating Costs	\$3,701.47

TOTAL

\$127,701.72

REVENUE STREAMS

PRICING:

FREEMIUM MODEL

FREE **\$35**

GENERATE ONE CASE STUDY ANNUAL STUDENT LICENSE

TIERED MODEL

STARTING AT
\$349

ANNUAL CHAPTER LICENSE

ADD ONS

\$75

ADD ONE ADVISOR

\$20

ADD ONE STUDENT

USERS BY Y3:

14,726	FREE USERS
10,954	PAID STUDENTS
705	CHAPTER ADVISORS
474	CHAPTERS
2	ASSOCIATIONS

DISCOUNTS:

33%	DISCOUNT FOR TITLE I STUDENTS + CHAPTERS
50%	BULK ORDER DISCOUNT FOR ASSOCIATIONS

KEY METRICS

FINANCIAL KPIS

- Monthly Recurring Revenue (MRR)
- Customer Acquisition Cost (CAC)
- Gross Margin
- Cash Runway
- Return on Investment

MARKETING KPIS

- Social Media Engagement Rate
- Website Traffic
- Revenue on Ad Spend (ROAS)
- Lead Conversion Rate

OPERATIONAL KPIS

- Daily Active Users (DAU)
- Churn Rate
- Net Promoter Score (NPS)
- Feature Adoption Rate

COMPETITIVE ADVANTAGE

EXCLUSIVE PARTNERSHIPS

- By leveraging our strong connections with DECA Inc. and National FBLA staff, we will be able to secure exclusive rights to their databases of former case studies, protecting our custom LLM from copyright claims and potential competitors.

EQUITABLE ACCESS

- By offering discounts for verified students and chapters in Title I schools, CAISE can begin to close a socioeconomic gap amongst CTSO members and reach more potential customers, regardless of their financial situation.

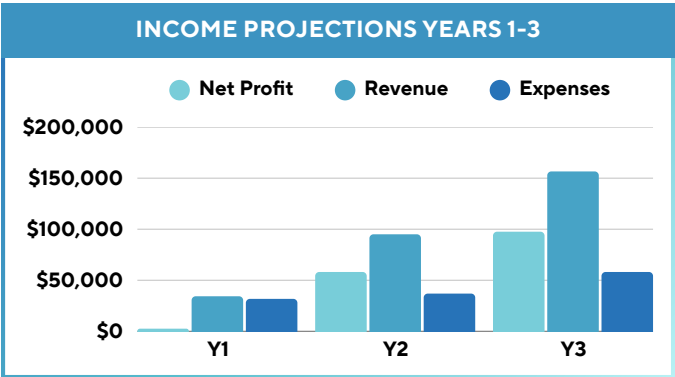
CUTTING-EDGE GENERATIVE AI

- Our expertise in AI applications allows CAISE to deliver a level of personalization unmatched by static competitors like DECA+ or Competition University, enabling dynamic learning experiences for all CTSO members.

DETAILED FINANCIALS

FORECASTED STATEMENT OF INCOME (YEARS 1-3)				
	Year 1 (June 2025 - May 2026)	Year 2 (June 2026 - May 2027)	Year 3 (June 2027 - May 2028)	Total
Gross Revenue	\$34,294.24	\$95,006.50	\$156,585.62	\$285,886.37
Gross Expenses	\$31,748.26	\$36,918.66	\$59,034.80	\$127,701.72
Distribution Costs	\$3,039.58	\$5,909.73	\$11,245.52	\$20,194.83
Startup Costs	\$10,105.00	\$0.00	\$0.00	\$10,105.00
Operating Costs	\$813.99	\$1,118.49	\$1,768.99	\$3,701.47
Customer Acquisition Costs	\$11,050.00	\$18,150.00	\$25,300.00	\$54,500.00
Human Resources Costs	\$4,500.00	\$3,600.00	\$2,700.00	\$10,800.00
Production Costs (COGS)	\$2,239.69	\$8,140.44	\$18,020.29	\$28,400.42
NET PROFIT	\$2,545.98	\$58,087.84	\$97,550.83	\$158,184.65

FORECASTED CASH FLOW STATEMENT (YEARS 1-3)				
	YEAR 1	YEAR 2	YEAR 3	TOTAL
Beginning Cash Balance	\$0	\$27,581.69	\$75,705	-
Net Cash from Operating Activities	\$12,650.98	\$58,087.84	\$97,550.83	\$168,289.65
Net Cash from Financing Activities	\$14,930.71	-\$9,964.30	-\$9,964.30	-\$4,997.89
Ending Cash Balance	\$27,581.69	\$75,705.23	\$163,291.76	\$163,291.76



CONCLUSION

We are seeking a \$25,000 microloan at 12% interest, which will be paid back over 3 years. With your investment, we can set emerging business leaders up for competitive and professional success!

II. PROBLEM

WHAT IS A CTSO?

Career & Technical Student Organizations, typically referred to as CTSOs, are vital organizations in which high school students develop leadership skills, pursue academic excellence, and prepare for their college & career experience (see full definitions in the Appendix section - page 20). There are nine CTSOs that are formally recognized by Congress and the United States Department of Education, as shown below.

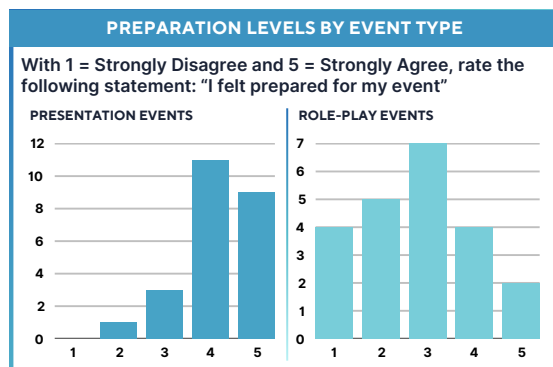


In a 2007 study, education policy researchers found a **positive correlation** between “CTSO participation and academic motivation, academic engagement, grades, career self efficacy, college aspirations, and employability skills” (Alfeld et al). Out of all aspects of CTSO involvement, **“competitions were found to have the most positive effects”** (Alfeld et al). However, **students often face roadblocks when competing**, especially with “role-play” competitive events that are **popular in DECA and FBLA**. In role-play events, participants assume a professional role to **read and solve a business-related problem**, known as a case study, in 10-30 minutes and are evaluated by judges on a 10-15 minute presentation.

COMPETITORS DO NOT FEEL PREPARED

Through surveying CTSO competitors across the nation, I found a **clear distinction between presentation event and role-play event preparation**, as shown in the graph. In addition to the differences between prepared/testing and case study events, when asked in a focus group of 5 CTSO members spanning DECA, FBLA, and HOSA, **students expressed frustrations with a lack of competitive resources**. Not all CTSOs are created equal, though. Compared to DECA, which displays rubrics and up to three sample case studies per event, **FBLA only provides one sample with minimal tips and no guide for how to actually prepare**. While 85.7% of respondents

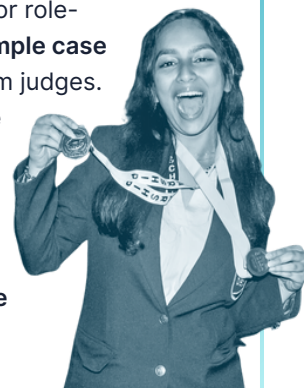
(encompassing all CTSOs) reviewed at least one case study to prepare for their competition, **“limited samples of your competitive event” was the second-largest problem that they faced in preparation**. The current amount of prep resources is simply not enough. **If students don’t have adequate resources to prepare, how will they know how to succeed in competition?**



BARRIERS TO GETTING EFFECTIVE PRACTICE

When it comes to practicing case study style events, **over 50% of students felt that they had a “lack of feedback/scoring on [their] performance.”** The logistical issue of **finding someone qualified to judge** and score can discourage students from practicing. Even for larger chapters, **coordinating “in-house” competition preparation is difficult**, especially if judges do not show up. Furthermore, new competitors aren’t able to experience the competitive event until their first regional/state competition, so **many are left unprepared** to face their case study. Current competition prep tools, at their price point, are largely **inaccessible** for chapters with limited resources, such as those in **Title I school districts**.

“My favorite way to prepare for role-plays is by **doing as many sample case studies** as possible for random judges. Once I’ve **exhausted all of the case studies** within my event, I move on to the next event in my career cluster. This method **allows me to refine my technical jargon and poise** while presenting.”



RASHIE MODEY, 2024 DECA ICDC FINALIST

ADVISORS STRUGGLE TO BRIDGE CTE AND CTSOS

Within **career and technical education (CTE)**, there is a **gap between in-class instruction and experience in CTSOs**. For example, if a DECA advisor is teaching brand management, they would need to **sift through each type of marketing case study** DECA has published to find a fitting scenario. For larger chapters, **advisors often lack the time and resources** to constantly follow up with their competitors. **New advisors** also struggle to deeply understand all of the **competitive events**, making it **difficult to give thorough advice to new competitors**.

“As a **new marketing teacher and DECA advisor**, I found myself struggling to prepare my competitors while teaching the class and learning about DECA. I love the **discussions and heightened learning that comes from implementing real world examples** into my lessons, but finding specific studies that relate to the concepts being taught and are **at the level my students need** is difficult. Additionally, **finding dedicated time** to judge competitors during the school day is very challenging. A product like **CAISE** could **improve my students’ in-class experience and competition readiness significantly**.”



CRYSTAL PRATHER, NEW SFHS DECA ADVISOR

III. CUSTOMER SEGMENTS

MARKET SIZING AND POTENTIAL

CAISE will initially focus on DECA and FBLA due to their **high concentration of role-play events** and recent growth in membership (over **520,000 members in total**). **CAISE’s** solutions fit the motives of these business CTSOs, such as **FBLA’s goal to “increase ... competitive event resources”** and to strengthen their programs “at the chapter and classroom level” and **DECA’s goal to “provide tools to support advisors at every level.”**

PRIMARY MARKET	SECONDARY MARKET	TERTIARY MARKET
<div>COMPETITORS</div> <div>DEMOGRAPHICS<ul style="list-style-type: none">14-18 years oldEnrolled in high school and likely taking a business/marketing courseSlightly higher representation of females (+4%)PSYCHOGRAPHICS<ul style="list-style-type: none">Interested in career-development, marketing, or businessWants to build skills in business and gain recognition for personal goals and/or college applicationsGEOGRAPHICS<ul style="list-style-type: none">US states with large, established CTE programs, notably Texas, Georgia, Florida, and WashingtonBEHAVIORS<ul style="list-style-type: none">Actively involved in other business-related extracurricular activitiesParticipates in CTSO conferencesWilling to spend on prep tools and competition fees</div>	<div>CHAPTER ADVISORS</div> <div>DEMOGRAPHICS<ul style="list-style-type: none">25-65 years oldBachelor's or master's degree in education or businessFull-time high-school CTE educatorsPrimarily women (77% of US teachers)PSYCHOGRAPHICS<ul style="list-style-type: none">Interested in business or marketing educationWants to see students succeed in competition, develop effective lesson plans, and be a positive mentorGEOGRAPHICS<ul style="list-style-type: none">US states with large, established CTE programs, notably Texas, Georgia, Florida, and WashingtonBEHAVIORS<ul style="list-style-type: none">Coaches competitors and manages overall CTSO chapterWilling to spend on prep tools, classroom materials, and travel, conference, or competition fees</div>	<div>ASSOCIATION DIRECTORS</div> <div>DEMOGRAPHICS<ul style="list-style-type: none">30-65 years oldBachelor's or master's degree in education or businessManages or is on board for an association (state) chapter of CTSOPSYCHOGRAPHICS<ul style="list-style-type: none">Interested in business or marketing educationWants to see members succeed in competition, expand CTSO reach, and ensure organizational efficiencyGEOGRAPHICS<ul style="list-style-type: none">US states with large, established CTE programs, notably Texas, Georgia, Florida, and WashingtonBEHAVIORS<ul style="list-style-type: none">Interacts with chapter advisors, state officers, and CTSO staffWilling to spend on prep toolsApproves new initiatives, competitions, and resources for CTSOs</div>

IV. UNIQUE VALUE PROPOSITION

UVP STATEMENT

CAISE is the first and only CTSO competition tool to **integrate generative AI** into a **personalized e-learning platform**. Built with first-time competitors in mind, **CAISE** enables user-friendly preparation and **solution-based business education**, setting emerging leaders up for **competitive and professional success**. Through unmatched **data collection and analytics**, advisors are finally able to **quantitatively measure their students' preparedness** for competition. In addition, **CAISE** is the only business education e-learning platform to offer a companion mobile app, allowing for **competition prep anytime, anywhere**.

AI-POWERED

CAISE is the first CTSO-focused platform to integrate generative AI into its solutions. This innovation allows for **dynamically-tailored learning experiences** that adapt to each student's unique strengths and areas for improvement. A recent survey by study platform Quizlet found that **a majority (73%) of U.S. teens believe that AI technologies help them better understand material**, reflecting **high demand** for AI-driven learning platforms. Furthermore, by integrating AI at the core of the product, **CAISE** is able to **adapt to the individual progress and goals** of each user, creating a **stronger connection** between users and the company.

DATA-DRIVEN

Through our **advanced data collection and analytics capabilities**, **CAISE** equips students and advisors with the tools they need to measure competition preparedness effectively. Students and advisors can monitor competition metrics in real-time, such as **presentation time, performance indicator accuracy, knowledge retention, and study plan adherence**. Unlike other CTSO resources, **CAISE identifies specific areas requiring improvement** to optimize their preparation with unmatched specificity. As for advisors, this is the only CTSO-related platform that allows them to access performance data, enabling **quantitative grading of competition preparedness** and the integration of **CAISE** into lesson plans. With **CAISE**, advisors can optimize their limited, non-teaching time by **tailoring in-person preparation** towards the students that **objectively** need it the most.

PERSONALIZED

Unlike other business-education platforms, **CAISE** uniquely personalizes the learning experience to each student, enabling them to excel in their particular competitive event. According to a 2021 study by McKinsey & Company, **71% percent of consumers expect companies to deliver personalized interactions**, and **76% percent of consumers get frustrated when this doesn't happen**. As described later in the Solution section of this paper, students can generate case studies on their specific event, **receive individualized feedback**, and be recommended further resources to help grow their knowledge. No other platform on the market delivers a product this hyper-personalized, allowing **CAISE** to **uniquely meet the needs of each competitor, advisor, and association director**.

ACCESSIBLE

Students are often turned away from preparation due to a lack of convenience. **Competing products are not optimized for mobile browsing**, making them inaccessible for **on-the-go** usage. **CAISE** distinguishes itself from competitors by offering a **mobile companion app** with the product, uniquely enabling students to practice wherever they are, from marketing classrooms and public libraries to convention halls and charter buses. This **encourages students to maintain study schedules** for their events, while expanding opportunities for students to interact with the product, which **reduces CAISE's customer churn rate**.

V. SOLUTION

SOLUTION 1: UNLIMITED CASE STUDIES, CHATBOT, & ANALYTICS

To address the problem of competitors feeling unprepared, **CAISE** gives students and advisors the ability to **practice unlimited case studies with generative AI**. With a custom large-language-model (LLM) that is trained on DECA & FBLA's library of case studies **exclusively obtained through partnership agreements**, **CAISE** is able to simulate endless rounds of competition, **refining competitors' skills with each simulation**. These case studies are personalized for each user, filtered by **event**, **instructional area** (ie: Market Planning), **performance indicators** (ie: Explain the nature of effective written communication), **case difficulty**, and **allotted time**. After creating the case study, users are given a 10-30 minute time window (like regular competition) to read the document and write notes. Then, users are transferred to a second screen where they can **practice presenting using their microphone and camera**. By concatenating short clips of user audio, we are able to **show transcripts** for both the judge and user. Using gpt-4o and AudioLM, the "judge" is able to **ask 2-3 questions** relevant to the specific case study, which helps students develop their ability to think on their feet. By simulating competition, we hope that anxious students and first-time competitors are able to **craft their skills in a lower-stakes learning environment**.

Another implementation of our LLM is **CAISE Chat**, a custom gpt-4o chatbot that **breaks down complex business/marketing topics in an approachable way**. Taking into account users' competitive event and proficiency level, **CAISE Chat** answers questions about performance indicators, coupled with **curated real-world examples sourced from business news publications**. This feature allows competitors to consistently learn about business topics that will strengthen their competition performance.

Lastly, students have access to **crucial analytics** like average score, average presentation time, and weakest instructional areas, which allows them to understand their level of preparation. In a 2015 survey, **87% of college students reported that access to learning analytics positively impacted their learning experience** (McGraw-Hill). By accessing this information, we hope that students feel **empowered by their learning growth** and are **more confident in their role-play skills** when it's time to compete.

Case Study Practice

DECA Business Finance Series

Instructional Area: Economics Difficulty: Medium Prep Time: 10min Presentation Time: 10min

21st Century Skills +

Performance Indicators ✓

1. Discuss the economic impact of inflation on business.
2. Describe the functions of prices in markets.
3. Describe factors that affect the business environment.
4. Discuss the analysis of a company's financial situation using its financial statements.
5. Draw conclusions based on information analysis.

Case Study ✓

You are to assume the role of an accountant for RETAIL, INC., a small retailer that sells all products for one dollar. The president of the company (judge) has asked you to calculate and analyze net profit margins for the last three years and this current year.

RETAIL, INC. is well known in the community and many people shop there to get low priced items such as paper plates, toasters, picture frames, party supplies and houseware. RETAIL, INC. purchases these items on clearance from large retailers when those retailers are unable or unwilling to sell the products.

Over the last three years, RETAIL, INC. has remained profitable, even during the pandemic. However, this last year RETAIL, INC. has experienced a large shift in gross and net profit. This has been due to supply chain issues and inflation which has caused the large retailers to be selling products at a higher price. RETAIL, INC. has also been dealing with a labor shortage and a need to raise wages to get reliable employees.

The president (judge) has asked you to calculate net profit margins for the last three years and this current year. You must:

- Calculate net profit margin for the four years given. (net income/sales).
- Explain the meaning of net profit margin.
- Discuss how inflation affects net profit margins.

Category	Year 1	Year 2	Year 3	Current Year
Sales	\$10,324,232.00	\$10,423,994.00	\$10,467,432.00	\$10,462,371.00
Cost of Goods Sold	\$1,348,407.00	\$1,428,767.00	\$1,964,436.00	\$4,447,764.00
Gross Profit	\$8,975,825.00	\$9,995,227.00	\$8,502,996.00	\$6,014,607.00

CAISE Chat

Hello! I'm your personal AI Assistant, CAISE Chat. 10:25

What is the difference between marketing and promotion?

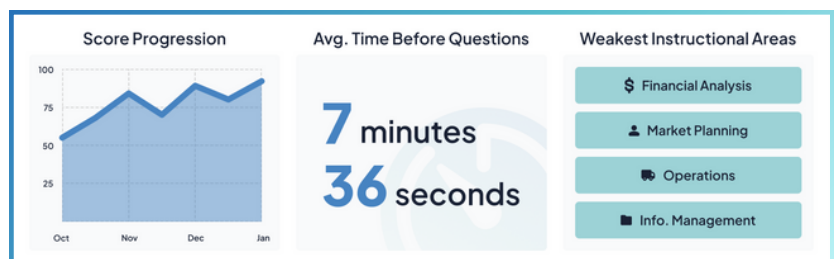
Difference Between Marketing and Promotion:

Marketing
Marketing encompasses the comprehensive strategy of creating, communicating, delivering, and exchanging offerings that have value for customers. It includes all aspects of the planning and execution process, such as market research, product development, pricing, distribution, advertising, and customer relationship management. Marketing focuses on building and maintaining brand awareness, understanding customer needs, and ensuring long-term business success.

Promotion
Promotion is a subset of marketing. It specifically focuses on communicating the value of a product, service, or brand to potential customers to drive awareness, interest, or action. The promotional mix includes advertising, public relations, sales promotions, personal selling, and digital marketing efforts aimed at boosting short-term engagement or sales.

An example of this in Sports & Entertainment Marketing was the Super Bowl Halftime Show, sponsored by Pepsi. The marketing strategy was about brand alignment, since Pepsi associates its brand with the excitement and prestige of the Super Bowl, but the promotional tactic was focused on advertisements through teasers and trailers. Weeks before the event, Pepsi launched a cinematic trailer featuring Dr. Dre, Snoop Dogg, Eminem, Mary J. Blige, and Kendrick Lamar. The marketing campaign builds brand affinity and long-term customer loyalty by aligning Pepsi with an iconic cultural moment. Meanwhile, the promotional efforts create a sense of urgency and directly drive sales during the weeks leading up to the Super Bowl.

What can I help you with?



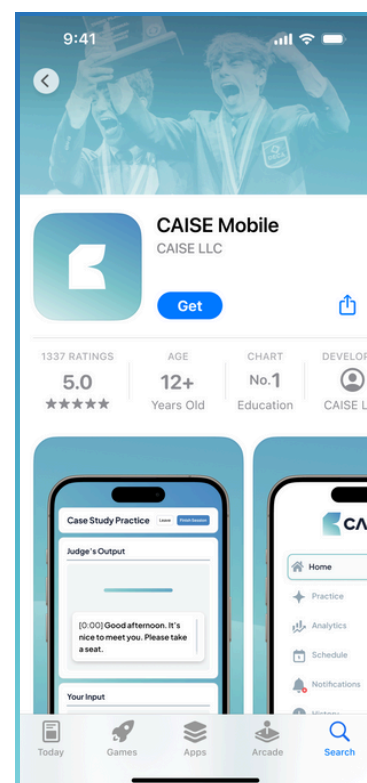
SOLUTION 2: AI JUDGING, MOBILE APP, & STUDY PLANS

To address the logistical flaws of accessing effective case study practice, **CAISE** includes three main features: **AI-powered judging** & feedback, a companion mobile app for **on-the-go studying**, and gamified study plan features that **motivate students** to maintain strong study habits.

One of the biggest issues in role-play event preparation is getting **timely, consistent, and effective** feedback. AI Judging provides immediate feedback after students complete a case study simulation, **comparing a student's performance to hundreds of past rubrics**. After completing a case study session, users are automatically recommended **areas of improvement** on their scoring sheet, similar to real CTSO competitions, to help them **optimize their study time**.

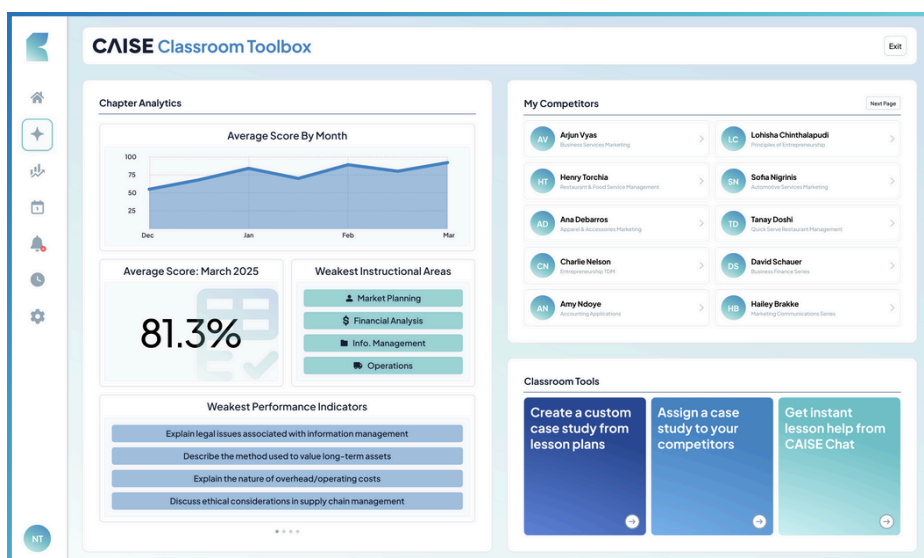
With our companion app, CAISE Mobile, students are able to access quality practice anywhere they go. Our **main competitors are not optimized for mobile access**, which turns away potential users that might not have reliable access to a laptop or PC. With **CAISE Mobile**, case study practice is simply **just a swipe away**.

According to our market research, a **lack of motivation** to practice is the third most common logistical barrier to effective practice. **CAISE integrates iCloud Calendar, Google Calendar, and Notion** into our scheduling feature to remind students about important conferences dates and study schedules. By sending notifications to students, we can **encourage continuous usage of our platform**.



SOLUTION 3: CAISE CLASSROOM TOOLBOX

To help teachers easily **bridge career tech education with CTSO competitions**, advisor accounts have access to an additional suite of classroom resources, called the **CAISE Classroom Toolbox**. These features expand on student access to provide more **flexibility** when creating lesson plans and more **detailed analytics for learning management**. Firstly, advisors can access chapter-wide analytics on instructional areas and performance indicators, enabling them to **adjust lessons and reintroduce topics** to better prepare competitors. Secondly, teachers are able to **access their student's performance data**, from case study sessions to their own analytics. This allows teachers to "comment" on students' transcripts and give them personalized feedback for their scoring sheets. This crucial, human input will also be used internally to **verify the accuracy of our AI judging system**. This feature also **improves the accessibility of CAISE**, allowing teachers to **asynchronously "judge" students** if a conflict arises. Furthermore, by allowing first-time advisors to compare their scoring and feedback to the output of our custom LLM, they can **learn how to better assist competitors**. Lastly, teachers are given modified versions of our case study experience with new options to help generate case studies **built around their own lesson plans**, to **assign specific case studies** to students, and **brainstorm their lesson ideas** with the interactivity of **CAISE Chat**. This allows teachers to assign DECA & FBLA aligned case studies as **homework or in-class assignments** with ease. We hope that with a dedicated suite of tools, we can make teachers feel efficient and empowered.



VI. CHANNELS

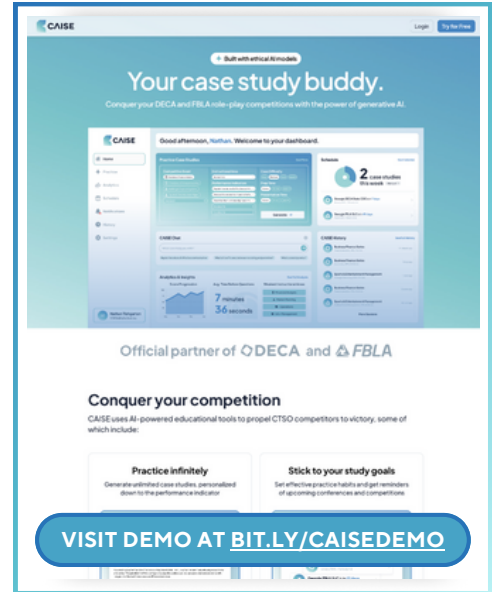
DISTRIBUTION CHANNELS

DIRECT-TO-CONSUMER

Customers can purchase a **CAISE** subscription directly through our website at **caise.app**, as shown on the right. All website transactions will be securely processed through **Stripe**, which is a **third-party payment processor**. Bulk, association-level purchases will be handled through **check payments to avoid Stripe's transaction fee**.

INDIRECT DISTRIBUTION

To **enable mobile access**, the CAISE companion app will be available to download on both the **Apple App Store** and **Google Play Store**. Through these app stores, users can access the app and subscribe to **CAISE** through an in-app purchase. This indirect distribution channel provides the **flexibility to reach a broader audience**. Unfortunately, Apple and Google both charge a **steep 30% commission fee on in-app purchases**, which makes this distribution channel less lucrative to promote. Therefore, we will **focus on the DTC channel** in the majority of our marketing & selling efforts.



PRODUCTION CHANNELS

CASE STUDY EXPERIENCE

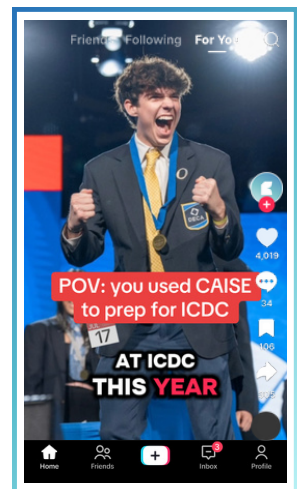


CAISE uses OpenAI's **gpt-4o** model to generate the case study, judge's questions, and feedback; OpenAI's **Whisper** model to transcribe the user's audio input; and Google Cloud's **Journey (preview) AudioLM** voice to generate verbal communication from the judge. While an AI model that integrates text and voice like OpenAI's Realtime API could provide a more lifelike experience, its pricing is 80% higher and is therefore **not as feasible**.

MARKETING CHANNELS

INTERNSHIP PROGRAM

To reward eager CTSO members looking for real-world experience, we will offer a marketing internship program. This channel benefits **CAISE's** operations in three main ways: **higher brand advocacy**, **higher content creation capacity**, and **higher engagement**. As **CAISE** brand ambassadors, students will be encouraged to **enthusiastically use the product and share content with their peers**. Marketing interns will also handle nearly all social media content creation, allowing **CAISE** to **consistently upload videos and reduce human resources costs**. **Student-created videos are more likely to be on-trend** with high-school students, **resonating with the competitors market segment** and stimulating higher engagement. Interns will be hired via LinkedIn and **CAISE** will look for five highly-engaged CTSO members with some relevant marketing experience to begin the program. While this internship will be unpaid, the students will get **performance bonuses based on view count & likes** and **unlimited access to CAISE** during their internship.



CONFERENCE DEMOS

CAISE will begin showcasing the product in-person through various CTSO conferences in Georgia because this state is home to the largest chartered association in FBLA and the second-largest in DECA. Since both founders plan to attend college in-state, focusing on Georgia chapters allows for convenient in-person events. To connect with DECA members, we will attend Georgia DECA's Fall LDC and State CDC, as well as DECA ICDC, which has over 30k attendees. These DECA events are especially convenient since all of those conferences are taking place in Atlanta, GA in the 2025-2026 school year. To connect with FBLA members, we will attend Georgia FBLA's FLC and High School SLC.

These conferences provide the unique opportunity for us to meet advisors and use personal selling to showcase the value of our product. This channel also allows us to speak to thousands of CTSO student members and make a lasting impression through promotional materials available at **CAISE's** booth.



SOCIAL MEDIA CHANNELS

To target CTSO competitors, **CAISE** will utilize Instagram and TikTok. These platforms rely heavily on short-form video content which will be created by **CAISE's** marketing interns. 58% of teens are daily users of TikTok and 47% are daily users of Instagram (Pew Research Center), so these platforms can effectively reach the 14-18 age range. **CAISE** will use an organic content strategy on TikTok to boost our authenticity, but we will boost select videos that perform exceptionally well. To target Advisors and Association Directors, **CAISE** will also utilize Facebook. This platform is used primarily by the 25-34 age range, followed by 35-44 year olds (Statista), which signals that it can effectively reach the older demographic. Additionally, **CAISE** will use LinkedIn to connect with all market segments. The content on Facebook and LinkedIn will consist primarily of in-feed posts that reinforce **CAISE's** brand image of a professional, innovative tool for educators and students.

WEBSITE SEO

As a web-based platform, **CAISE** undoubtedly needs to use search engine optimization, which is the process of maximizing website visitors by ensuring that the site appears high in search engine results. We will optimize our website through word choice, meta descriptions, and blog marketing. **CAISE** will include specific words throughout the website's landing page, such as "AI-powered" and "competition prep," in order to differentiate from competitors. Also, each section of the website will include a meta description, a brief summary of the webpage that appears below the title in search results, in order to help users understand the page's content and influence Google's ranking of the **CAISE** website. Additionally, one of our student interns will be in charge of blog marketing. They will post current business news & trends (which students often refer to in their role-play event), competition tips, and example case studies generated by **CAISE**. This section of the website will have new articles biweekly, since Google's search algorithm often favors recently uploaded content.

CTSO PAID MEDIA CHANNELS

CAISE will leverage the paid media channels provided by FBLA and DECA to directly advertise to competitors, advisors, and association directors. FBLA's "Tomorrow's Business Leader" and the DECA Guide are two magazines distributed directly to chapters, which include advertisements for various CTSO partners. **CAISE** will include a full page ad, detailing key features, our benefit to each market segment, and pricing information. In addition, DECA and FBLA both feature banner ads across their websites, which **CAISE** will utilize to attract new students & advisors who are looking for CTSO information. Near the beginning of each school year, we will promote **CAISE** ads that entice viewers to visit our website. This marketing activity is crucial to reach our market segments through credible, highly visited channels.



VIRTUAL **zoom** DEMOS

While Georgia is a great starting point for in-person outreach, there are **high concentrations of CTSO members in other states too** (ie: Missouri is the largest FBLA association). To offer a personalized experience for these potential customers **without exhausting travel costs**, **CAISE** will offer 15-minute virtual demonstrations with CTSO advisors over ZOOM. These calls **encourage two-way communication**, allowing **CAISE** to encourage product adoption by answering advisor questions and **addressing specific challenges** the local chapter or chartered association is **facing**. Furthermore, this marketing channel **doubles as a research method** to receive feedback and improve **CAISE's** messaging to advisors and association directors.

VII. REVENUE STREAMS

REVENUE MODEL

CAISE uses both a **freemium and tiered license revenue model**. Students can generate one case for free by signing in with a Google account, rather than an email, to **ensure that users don't exploit the free usage option**. To **unlock full functionality**, **CAISE** sells a **paid tier** for students, chapters, and associations. All licenses will be sold on an **annual basis** due to fluctuating levels of competition prep (over half (52.9%) of role-play competitors only prepare leading up to major conferences). The paid tier for **individual competitors is set at \$35 per annual license**. When surveyed, potential users revealed that their average willingness-to-pay was \$34, indicating strong alignment. To accomplish one of **CAISE's** goals of expanding preparation access, we will offer a **33% discount for students in Title I school districts** by verifying their student ID.

Similar to one of **CAISE's** main competitors, Competition University, we will use a **tiered model for annual chapter licenses starting at \$349 per year**. Chapters at **Title I schools will also** be offered a 33% discount to subsidize the cost of the license. For chartered associations, **directors can bulk order an annual license for all local chapters** in their state, similar to how DECA+ partners with DECA associations to distribute licenses. The cost per association will be determined on a case-by-case basis, but it will be based on a **50% bulk order discount** off the lowest license price, equaling a **flat rate of \$174.50 per chapter**.

CHAPTER LICENSE PRICING	
10 STUDENTS & 1 ADVISOR	\$349
25 STUDENTS & 1 ADVISOR	\$449
50 STUDENTS & 1 ADVISOR	\$549
75 STUDENTS & 1 ADVISOR	\$649
100 STUDENTS & 1 ADVISOR	\$749
1 ADDITIONAL ADVISOR	\$75
1 ADDITIONAL STUDENT	\$20

CUSTOMER LIFETIME VALUES

Most software as a service companies are estimated to have a monthly churn rate of 5%, meaning that a **typical annual churn rate for a startup like CAISE is 46%** once added together (CoBloom). This means that, on average, a customer will purchase annual licenses from **CAISE** for **slightly over 2 years**. Therefore, our customer lifetime values, by market segment, are:

STUDENTS
\$35 • 2 = \$70

CHAPTERS
\$449 • 2 = \$898

ASSOCIATIONS
\$13,785.50 • 2 = \$27,571

These CLVs show that **chapter and association-level sales are crucial** to **CAISE's** success. Therefore, most of our marketing spend focuses on interfacing with and selling to advisors & association directors at conferences.

GROSS MARGIN

Because **CAISE** is a digital platform, most costs associated with producing the product are relatively low compared to the value it brings to users. Gross margin is calculated by subtracting COGS (cost of goods sold) from revenue and dividing by revenue. According to the year 1-3 projections in IX. *Detailed Financials*, our **gross margin is 90.07%**. With such a high margin, we are **able to subsidize the cost** for low-income students and chapters and **provide bulk discounts** to associations while still generating high amounts of profit.

VIII. COST STRUCTURE

STARTUP COSTS

CAISE will invest **\$10,000** in securing partnerships with DECA and FBLA. With an official, strategic partnership, we plan to access their libraries of former case studies to train our custom LLM, allowing **CAISE** to **avoid derivative works violations**. We will also use **\$105** to officially file as a **Limited Liability Company (LLC)**, so that the founders' assets are not risked.

PROJECTED STARTUP EXPENSES			
DECA Partnership	FBLA Partnership	LLC Filing Fee	Total
\$5,000.00	\$5,000.00	\$105.00	\$10,105.00

HUMAN RESOURCES COSTS

CAISE will employ two co-founders: Nathan Tishgarten and Sahiti Dasari. Nathan, a **DECA Inc. Ambassador** and president of the second largest DECA chapter in the world, doubles as the **CAISE's CEO and CMO**, who will represent the company, ensure operational efficiency, maintain healthy partnerships with CTSOs, and oversee all marketing & design efforts. Sahiti, a **FBLA national finalist**, is **CAISE's CTO**, who will build and manage all technical aspects of the product, from web development to our AI stack. Apart from the C-suite, **CAISE** will also hire **two full-stack developers** to assist Sahiti with app development and data management. Founders will be compensated through a time-based **vested equity scheme**, which will be on a four-year schedule with a two-year cliff. Commonly used in startups, this **ensures founders stay committed** to the company and **reduces HR costs**. In contrast, the two **developers will be hired on a contract basis and paid \$35/hour**.



C-SUITE JOB DESCRIPTIONS	
Title	Description
Chief Executive Officer	Provides overall direction and leadership, makes major company decisions, and publicly represents company
Chief Marketing Officer	Manages all marketing campaigns and activities, leads student intern team, and develops all design output
Chief Technology Officer	Creates and implements all technology strategies, manages team of contract-based developers, and ideates new features

PRODUCTION COSTS (COGS)

Each simulation of role-play competition **costs approximately \$0.09** worth of compute. According to **CAISE's** initial market research survey, the average role-play competitor would **practice 1.5 case studies/month**. Assuming competitors are in school for 10 months in a year, this is an average of 15 case studies/year. Each prompt sent to **CAISE Chat** costs **approximately \$0.02**, with the average student user sending **3.1 prompts/month**. However, **advisors are more likely to generate case studies** (2.6/month) and less likely to send **CAISE Chats** (2.3/month). These costs will **vary highly** depending on the month.

API COSTS BY MODEL		
gpt-4o-2024-11-20	Whisper	Journey (Preview) - AudioLM
\$2.50/1M input tokens, \$10.00/1M output tokens	\$0.006/minute	\$0.000030 per character

PRODUCTION COSTS YEARS 1-3			
	Year 1	Year 2	Year 3
Case Studies	\$1,815.39	\$6,072.30	\$13,050.99
CAISE Chat	\$424.30	\$2,068.14	\$4,969.30

DISTRIBUTION COSTS

CAISE's distribution costs are a result of payment processing fees in Stripe and app stores. As discussed in the Channels section, Stripe takes **2.9% + \$0.03 for each purchase**, while the Apple App Store and Google Play Store take a **substantial 30% commission**. However, we expect that only a minority of subscriptions, 20%, will be processed through indirect distribution (app stores).

DISTRIBUTION COSTS YEARS 1-3			
	Year 1	Year 2	Year 3
App Store Fees	\$2,057.65	\$4,046.13	\$7,740.88
Stripe Fees	\$981.93	\$1,863.60	\$3,504.64

CUSTOMER ACQUISITION COSTS (CAC)

CAISE's marketing spend is mainly **focused on the unique channels that CTSOs offer** because they provide the most **targeted connection** to our market segments. We are allocating \$3,550 towards **conference booths** to purchase branded materials and cover registration fees. Furthermore, we plan on allocating \$5,000 in the first year of operations to advertisements on DECA and FBLA's **high-traffic websites**. Other costs include \$300 in **boosting social media posts** (the majority of our videos will be organic content) and \$1,500 to our marketing interns' **content performance bonuses**, which will be reinvested back into our social media budget in the event that performance goals are not met.

CUSTOMER ACQUISITION COSTS YEARS 1-3			
	Year 1	Year 2	Year 3
Conference Demos	\$3,550.00	\$5,300.00	\$8,100.00
Intern Performance Bonuses	\$1,500.00	\$1,500.00	\$2,000.00
CTSO Paid Media Channels	\$5,000.00	\$9,000.00	\$12,000.00
Social Media Channels	\$1,000.00	\$2,350.00	\$3,200.00
Overall CAC	\$11,050.00/1,546 users = \$7.15	\$18,150.00/3,616 users = \$5.02	\$25,300.00/6,724 users = \$3.76

OPERATING COSTS

CAISE's operating costs will consist of **backend hosting, data storage, frontend hosting, and web domain rights**. Backend hosting will be provided by **AWS Lambda** and data storage will be provided by **MongoDB** because these services are scalable, meaning that **CAISE** will **only pay for the resources used**, instead of paying for server costs upfront. Frontend hosting will be through **Vercel**, a popular developer tools & cloud infrastructure company **built for early-stage startups**. To host on Vercel, **CAISE** will pay a \$20 per month subscription fee. Lastly, we will purchase web domain rights for **www.caise.app**, which is **\$27.99 per year**.

OPERATING COSTS YEARS 1-3			
	Year 1	Year 2	Year 3
Backend Hosting (AWS Lambda)	\$312.00	\$486.00	\$790.00
Data Storage (MongoDB)	\$234.00	\$364.50	\$711.00
Frontend Hosting (Vercel)	\$240.00	\$240.00	\$240.00
Web Domain	\$27.99	\$27.99	\$27.99

IX. DETAILED FINANCIALS

A. PROJECTED INCOME AND EXPENSES

ACCOUNTING NOTES

- We expect a 8% free-to-paid conversion rate for individual licenses because of our pricing's alignment with student's expectations and strong product/market fit. This is a "great" conversion rate for a freemium model, according to the #1 business newsletter on Substack, Lenny's Newsletter.
- Approximately 49% of students & chapters receive a Title I discount, while 51% do not (MDE Education).
- There are approximately 79 chapters in each association.
- On average, there are 56 members in each chapter, so the average chapter would purchase the 25 students & 1 advisor plan to support 1/2 of their competitors (role-plays aren't the only event type).
- On average, there are 1.493 advisors per each DECA chapter.
- There is no revenue for the first two months because we plan to focus solely on product development.
- The Title I discount for chapters only applies to annual licenses, not additional access.

PROJECTED YEAR 1 INCOME STATEMENT

FORECASTED YEAR 1 STATEMENT OF INCOME												
	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26
REVENUE STREAMS												
Individual Licenses												
Licenses Sold	0	0	8	4	8	24	48	80	72	72	96	48
Total: Individual Licenses	\$0.00	\$0.00	\$235.06	\$118.81	\$237.62	\$712.86	\$1,402.28	\$2,352.76	\$2,115.14	\$2,115.14	\$2,828.01	\$1,402.28
Chapter Licenses												
Licenses Sold	0	0	6	3	2	4	6	5	1	1	3	6
Total: Chapter Licenses	\$0.00	\$0.00	\$2,750.49	\$1,465.83	\$916.83	\$1,833.66	\$2,750.49	\$2,382.66	\$549.00	\$549.00	\$1,465.83	\$2,750.49
Association Licenses												
Licenses Sold	0	0	0	0	0	0	0	0	0	0	0	0
Total: Association Licenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Additional Access												
Additional Student Licenses Sold	0	0	17	9	6	12	17	15	3	3	9	17
Additional Advisors Licenses Sold	0	0	3	1	1	2	3	2	0	0	1	3
Total: Additional Access	\$0.00	\$0.00	\$565.00	\$255.00	\$195.00	\$390.00	\$565.00	\$450.00	\$60.00	\$60.00	\$255.00	\$565.00
TOTAL REVENUE	\$0.00	\$0.00	\$3,550.55	\$1,839.64	\$1,349.45	\$2,936.52	\$4,717.77	\$5,185.42	\$2,724.14	\$2,724.14	\$4,548.84	\$4,717.77
EXPENSES												
Distribution Costs												
App Store Commissions	\$0.00	\$0.00	\$213.03	\$110.38	\$80.97	\$176.19	\$283.07	\$311.13	\$163.45	\$163.45	\$272.93	\$283.07
Stripe Fees	\$0.00	\$0.00	\$92.57	\$47.78	\$36.41	\$80.73	\$131.65	\$150.90	\$86.00	\$86.00	\$138.23	\$131.65
Total: Distribution Costs	\$0.00	\$0.00	\$305.61	\$158.16	\$117.37	\$256.92	\$414.72	\$462.03	\$249.45	\$249.45	\$411.16	\$414.72
Startup Costs												
DECA Partnership	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FBLA Partnership	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LLC Filing Fee	\$0.00	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total: Startup Costs	\$10,000.00	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Operating Costs												
Backend Hosting (AWS Lambda)	\$0.00	\$0.00	\$16.00	\$20.00	\$24.00	\$32.00	\$40.00	\$40.00	\$40.00	\$36.00	\$48.00	\$16.00
Data Storage (MongoDB)	\$0.00	\$0.00	\$12.00	\$15.00	\$18.00	\$24.00	\$30.00	\$30.00	\$30.00	\$27.00	\$36.00	\$12.00
Frontend Hosting (Vercel)	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Web Domain	\$27.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total: Operating Costs	\$47.99	\$20.00	\$48.00	\$55.00	\$62.00	\$76.00	\$90.00	\$90.00	\$90.00	\$83.00	\$104.00	\$48.00
Customer Acquisition Costs												
Conference Demos	\$0.00	\$0.00	\$800.00	\$0.00	\$200.00	\$200.00	\$0.00	\$300.00	\$0.00	\$300.00	\$1,750.00	\$0.00
CTSO Paid Media Channels	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Content Performance Bonuses	\$0.00	\$3,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Social Media Channels	\$0.00	\$0.00	\$400.00	\$200.00	\$0.00	\$0.00	\$100.00	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
Total: CAC	\$0.00	\$3,000.00	\$3,200.00	\$200.00	\$200.00	\$200.00	\$1,600.00	\$400.00	\$0.00	\$400.00	\$1,850.00	\$0.00
Human Resources Costs												
Full Stack Developers	\$2,700.00	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total: Human Resources Costs	\$2,700.00	\$1,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Production Costs (COGS)												
Case Studies	\$0.00	\$0.00	\$25.11	\$28.62	\$42.03	\$101.25	\$208.89	\$294.84	\$278.82	\$263.34	\$442.89	\$129.60
CAISE Chat	\$0.00	\$0.00	\$4.64	\$8.70	\$12.96	\$24.44	\$44.70	\$59.08	\$65.52	\$64.76	\$100.38	\$39.12
Total: Production Costs	\$0.00	\$0.00	\$29.75	\$37.32	\$54.99	\$125.69	\$253.59	\$353.92	\$344.34	\$328.10	\$543.27	\$168.72
TOTAL EXPENSES	\$12,747.99	\$4,925.00	\$3,583.36	\$450.48	\$434.36	\$658.61	\$2,358.31	\$1,305.95	\$683.79	\$1,060.55	\$2,908.43	\$631.44
NET PROFIT	-\$12,747.99	-\$4,925.00	-\$32.80	\$1,389.16	\$915.09	\$2,277.92	\$2,359.46	\$3,879.48	\$2,040.35	\$1,663.59	\$1,640.40	\$4,086.33

CAISE is projected to make **\$34,294.24** in total revenue within our first year of operations. By the 12th consecutive month, after subtracting **\$31,748.26** in total expenses, **CAISE** will finally have a **positive net profit of \$2,545.98**. The first three months result in net negative profits because of high startup, HR, and customer acquisition costs while the **platform is still being developed**. The most profitable months for **CAISE** are January and May. Presumably, January will have high profits due to most region-level FBLA competitions and association-level DECA competitions occurring, causing high student signups. May is directly after DECA's International Career Development Conference in Atlanta, which causes a **spike in chapter sales** during that month.

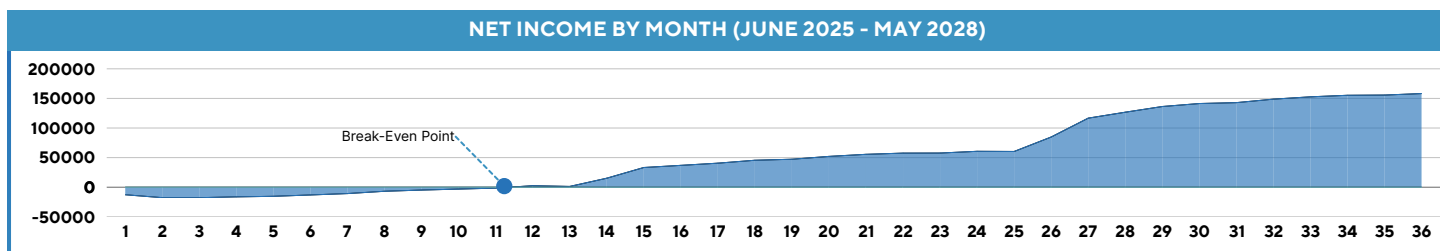
PROJECTED YEAR 1 CASH FLOW STATEMENT

YEAR 1 CASH FLOW STATEMENT												
	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26
Operating Activities												
Cash Inflows												
Revenue	\$0.00	\$0.00	\$3,550.55	\$1,839.64	\$1,349.45	\$2,936.52	\$4,717.77	\$5,185.42	\$2,724.14	\$2,724.14	\$4,548.84	\$4,717.77
Cash Outflows												
Expenses	\$2,747.99	\$4,820.00	\$3,583.36	\$450.48	\$434.36	\$658.61	\$2,358.31	\$1,305.95	\$683.79	\$1,060.55	\$2,908.43	\$631.44
Net Cash: Operating Activities	-\$2,747.99	-\$4,820.00	-\$32.80	\$1,389.16	\$915.09	\$2,277.92	\$2,359.46	\$3,879.48	\$2,040.35	\$1,663.59	\$1,640.40	\$4,086.33
Financing Activities												
Cash Inflows												
Loan Proceeds	\$25,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Owner Investment	\$10,000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash Outflows												
Startup Costs	\$10,000.00	\$105.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Loan Principal	\$580.36	\$586.16	\$592.02	\$597.94	\$603.92	\$609.96	\$616.06	\$622.22	\$628.44	\$634.73	\$641.08	\$647.49
Loan Interest	\$250.00	\$244.20	\$238.33	\$232.41	\$226.44	\$220.40	\$214.30	\$208.14	\$201.91	\$195.63	\$189.28	\$182.87
Net Cash: Financing Activities	\$24,169.64	-\$935.36	-\$830.35	-\$830.35	-\$830.36	-\$830.36	-\$830.36	-\$830.36	-\$830.35	-\$830.36	-\$830.36	-\$830.36
Net Cash Flow	\$21,421.65	-\$5,755.36	-\$863.15	\$558.81	\$84.73	\$1,447.56	\$1,529.10	\$3,049.12	\$1,210.00	\$833.23	\$810.04	\$3,255.97
Beginning Cash Balance	-	\$21,421.65	\$15,666.29	\$14,803.14	\$15,361.95	\$15,446.67	\$16,894.23	\$18,423.33	\$21,472.44	\$22,682.45	\$23,515.68	\$24,325.72
Ending Cash Balance	\$21,421.65	\$15,666.29	\$14,803.14	\$15,361.95	\$15,446.67	\$16,894.23	\$18,423.33	\$21,472.44	\$22,682.45	\$23,515.68	\$24,325.72	\$27,581.69

CAISE is projected to be **cash-flow positive** throughout the first year, ending with a cash balance of **\$27,581.69**. This balance signals that **CAISE** will have **sufficient funding** to meet short-term costs. Additionally, a relatively consistent, **positive net cash flow** shows that our revenue streams and pricing are **financially viable**.

PROJECTED YEAR 1-3 INCOME STATEMENT

FORECASTED STATEMENT OF INCOME (YEARS 1-3)				
	Year 1 (June 2025 - May 2026)	Year 2 (June 2026 - May 2027)	Year 3 (June 2027 - May 2028)	Total
REVENUE STREAMS				
Individual Licenses	\$13,519.96	\$17,853.64	\$26,189.92	\$57,563.53
Chapter Licenses	\$17,414.28	\$41,251.86	\$85,259.70	\$143,925.84
Association Licenses	\$0.00	\$27,571.00	\$27,571.00	\$55,142.00
Additional Access	\$3,360.00	\$8,330.00	\$17,565.00	\$29,255.00
TOTAL REVENUE	\$34,294.24	\$95,006.50	\$156,585.62	\$285,886.37
EXPENSES				
Distribution Costs				
Payment Processing Fees	\$3,039.58	\$5,909.73	\$11,245.52	\$20,194.83
Total: Distribution Costs	\$3,039.58	\$5,909.73	\$11,245.52	\$20,194.83
Startup Costs				
CTSO Partnerships	\$10,000.00	\$0.00	\$0.00	\$10,000.00
LLC Filing Fee	\$105.00	\$0.00	\$0.00	\$105.00
Total: Startup Costs	\$10,105.00	\$0.00	\$0.00	\$10,105.00
Operating Costs				
Web Domain & Services for Website Functionality	\$813.99	\$1,118.49	\$1,768.99	\$3,701.47
Total: Operating Costs	\$813.99	\$1,118.49	\$1,768.99	\$3,701.47
Customer Acquisition Costs				
Social Media Marketing & Conferences	\$11,050.00	\$18,150.00	\$25,300.00	\$54,500.00
Total: CAC	\$11,050.00	\$18,150.00	\$25,300.00	\$54,500.00
Human Resources Costs				
Full Stack Developers	\$4,500.00	\$3,600.00	\$2,700.00	\$10,800.00
Total: Human Resources Costs	\$4,500.00	\$3,600.00	\$2,700.00	\$10,800.00
Production Costs (COGS)				
Case Studies	\$1,815.39	\$6,072.30	\$13,050.99	\$20,938.68
CAISE Chat	\$424.30	\$2,068.14	\$4,969.30	\$7,461.74
Total: Production Costs	\$2,239.69	\$8,140.44	\$18,020.29	\$28,400.42
TOTAL EXPENSES	\$31,748.26	\$36,918.66	\$59,034.80	\$127,701.72
NET PROFIT	\$2,545.98	\$58,087.84	\$97,550.83	\$158,184.65



PROJECTED YEAR 1-3 CASH FLOW STATEMENT

CASH FLOW STATEMENT (YEARS 1 - 3)				
	Year 1 (June 2025 - May 2026)	Year 2 (June 2026 - May 2027)	Year 3 (June 2027 - May 2028)	Total
Operating Activities				
Cash Inflows				
Revenue	\$34,294.24	\$95,006.50	\$156,585.62	\$285,886.37
Cash Outflows				
Expenses	\$21,643.26	\$36,918.66	\$59,034.80	\$117,596.72
Net Cash from Operating Activities	\$12,650.98	\$58,087.84	\$97,550.83	\$168,289.65
Financing Activities				
Cash Inflows				
Loan Proceeds	\$25,000	\$0.00	\$0.00	\$25,000
Owner Investment	\$10,000	\$0.00	\$0.00	\$10,000
Cash Outflows				
Startup Costs	\$10,105.00	0	0	\$10,105.00
Loan Principal	\$7,360.38	\$8,293.88	\$9,345.74	\$25,000.00
Loan Interest	\$2,603.91	\$1,670.42	\$618.56	\$4,892.89
Net Cash from Financing Activities	\$14,930.71	-\$9,964.30	-\$9,964.30	-\$4,997.89
Beginning Cash Balance	-	\$27,581.69	\$75,705	-
Ending Cash Balance	\$27,581.69	\$75,705.23	\$163,291.76	\$163,291.76

OPPORTUNITIES FOR BUSINESS EXPANSION

While our initial suite of tools for students & advisors will be **extremely beneficial**, **CAISE** is a company set on **constant innovation**. As the business grows, we plan to implement the following features and business strategies to **maximize our revenue, customers, and impact**:

YEAR ONE

UNLIMITED TESTING PREPARATION

A key aspect to competitive excellence, all DECA and FBLA role-play competitions come with a multiple choice test on career cluster-related business questions. Using our LLM to generate unlimited PI-based questions could benefit students in previously unsupported events and assist teachers with creating exams.

YEAR TWO

EXPANDED SUPPORT FOR OTHER CTSOS

While other large CTSOs like SkillsUSA, FCCLA, and HOSA host less competitions with case studies, like DECA & FBLA, they still have a significant lack in preparation materials. By partnering with these organizations as well, CAISE could unlock new, profitable markets of students & advisors to further grow the platform.

YEAR THREE

LEARNING MODULES AND CASE TUTORIALS

These features, while costly to produce, could expand on the educational value of CAISE and be used by school districts to justify purchasing a license for their CTSO chapters. This also allows us to be a stronger competitor against Competition University, which has more educational resources

YEAR FOUR & BEYOND

MARKET EXPANSION AND DIVERSIFICATION

While CAISE initially targets a niche market of CTSO members, a majority of these students join millions of undergraduates in studying business, a group representing 19% of all college students (NCES.gov). After securing VC funding, CAISE will expand into consulting case competitions and interview preparation.

B. PROPOSED PLAN TO MEET CAPITAL NEEDS

PERSONAL INVESTMENT

We plan on **directly investing \$10,000 of our personal funds** into **CAISE**. These personal funds will be collected through our own savings and support from family. South Forsyth DECA and FBLA are some of the largest CTSO chapters in the country and have **extensive networks**, so we hope to obtain **at least 25% of the personal investment** from local CTSO alumni. This investment will help **cover all of our initial startup costs**.

MICROLOAN

However, this personal investment is not enough to cover **spiking costs during peak competition season**. To cover the remaining year 1 costs, we are **seeking a \$25,000 microloan from an angel investor with a 12% interest rate and a three year loan term**. This loan will help **CAISE** successfully launch starting in the 2025-2026 school year. Because of **CAISE's** subscription-based business model and effective marketing strategies, **CAISE** will be cash-flow positive within its first year. Therefore, a simple microloan can both finance our short term costs and **mitigate unprecedented financial risks**.

MICROLOAN DETAILS			
Amount	Interest Rate	Loan Term	Start Date
\$25,000	12%	3 years	June 2025
AMORTIZATION SCHEDULE			
Year	Interest	Principle	Balance Left
Year 1 (June 2025 - May 2026)	\$2,603.91	\$7,360.38	\$17,639.61
Year 2 (June 2026 - May 2027)	\$1,670.42	\$8,293.88	\$9,345.74
Year 3 (June 2027 - May 2028)	\$618.56	\$9,345.74	\$0.00





X. KEY METRICS

This comprehensive list of key performance indicators (KPIs) will **ensure efficiency and the success** of the business across a variety of categories spanning from financials to product usage.

FINANCIAL METRICS				
Key Metric	Formula	Goal	Description	Improvement Methods
Monthly Recurring Revenue (MRR)	Sum of monthly subscription revenue	> 10% monthly growth	Tracks predictable growth in subscription revenue	<ul style="list-style-type: none">• Create additional paid tiers• Add annual subscription option
Customer Acquisition Cost (CAC)	$\frac{\text{Total Marketing Spend}}{\text{New Users}}$	< \$10/user	Measures efficiency of our marketing channels	<ul style="list-style-type: none">• Test new acquisition channels• Improve organic content strategy
Gross Margin	$\frac{(\text{Revenue} - \text{COGS})}{\text{Revenue}}$	> 75%	Measures profitability of the core business	<ul style="list-style-type: none">• Audit our infrastructure costs• Place limits on AI tool usage
Cash Runway	$\frac{\text{Total Cash}}{\text{Monthly Burn Rate}}$	Year 1: 3 months Years 2 & 3: 12 months	How long can CAISE operate before bankruptcy	<ul style="list-style-type: none">• Secure more association-level sales• Apply to edtech accelerators
Return on Investment	$\frac{\text{Net Profit} \cdot 100}{\text{Cost of Investment}}$	> 50% annually	Assesses the profitability relative to investment	<ul style="list-style-type: none">• Refinance microloan at a lower rate• Optimize pricing strategy
MARKETING METRICS				
Key Metric	Formula	Goal	Description	Improvement Methods
Social Media Engagement Rate	$\frac{\text{Post Interactions}}{\text{Followers}}$	> 5% engagement	Measures if content resonates with audience	<ul style="list-style-type: none">• Analyze top-performing posts• Follow CTSO member accounts
Website Traffic	# of unique visitors	> 15% monthly growth	Helps understand customer behavior	<ul style="list-style-type: none">• Improve our SEO strategy• Create targeted landing pages
Revenue on Ad Spend (ROAS)	$\frac{\text{Advertising Revenue}}{\text{Ad Spend}}$	> 300%	Determines effectiveness of paid channels	<ul style="list-style-type: none">• Improve advertisement CTAs• Optimize ad placement
Lead Conversion Rate	$\frac{\text{\# of leads converted}}{\text{\# of leads}}$	> 5% conversion	How long can CAISE operate before bankruptcy	<ul style="list-style-type: none">• Refine demo presentation• Invest in CRM software
OPERATIONAL METRICS				
Key Metric	Formula	Goal	Description	Improvement Methods
Daily Active Users (DAU)	# of unique users/day	Year 1: > 500 Year 3: > 2,000	Measures product usage and engagement	<ul style="list-style-type: none">• Implement mobile push notifications• Add more gamification elements

OPERATIONAL METRICS CONT.				
Key Metric	Formula	Goal	Description	Improvement Methods
Churn Rate	% of users who don't renew subscription	< 5% monthly	Estimates user retention	<ul style="list-style-type: none">• Conduct follow-up surveys• Consistently improve AI features
Net Promoter Score (NPS)	% of Promoters - % of Detractors	> 40%	Determines customer satisfaction	<ul style="list-style-type: none">• Conduct user interviews• Develop a referral program
Feature Adoption Rate	$\frac{\text{Users who use feature}}{\text{Total Users}}$	> 75% for case study practice & CAISE chat	Tracks how widely new features are being used	<ul style="list-style-type: none">• Implement a user onboarding flow• Create product tutorials

XI. COMPETITIVE ADVANTAGE

COMPETITIVE ANALYSIS	 CAISE	 COMPETITION UNIVERSITY IT'S WHERE TO PREPARE	 DECA+	 ChatGPT
HAS EXCLUSIVE RIGHTS TO COMPETITION MATERIALS	✓	✓	✓	✗
BUILT FOR BOTH DECA AND FBLA COMPETITORS	✓	✓	✗	✗
INTEGRATES CUTTING-EDGE GENERATIVE AI	✓	✗	✗	✓
OPTIMIZED FOR MOBILE USAGE	✓	✗	✗	✓
EQUITABLE ACCESS FOR TITLE 1 SCHOOLS	✓	✗	✗	✗
SIMULATES COMPETITIVE EVENTS	✓	✗	✗	✗
HAS LEARNING MODULES FOR STUDENTS	✗	✓	✓	✗
OFFICIALLY LICENSED CTSO PRODUCT	✗	✗	✓	✗

WHY CAISE IS COMPETITIVE

ADVANTAGE 1: EXCLUSIVE PARTNERSHIPS

By leveraging our **strong connections with DECA Inc. and National FBLA staff**, we will be able to secure **exclusive** rights to their databases of former case studies. This will **protect our custom LLM from copyright claims and potential competitors**. With an archive of hundreds of case studies, our model will be able to generate original scenarios with **unmatched specificity** to competitive event guidelines, **across both CTSOs**.

ADVANTAGE 2: EQUITABLE ACCESS

By offering discounts for verified students and chapters in Title I school districts, **CAISE** can begin to **close a socioeconomic gap** amongst CTSO members and **reach more potential customers**, regardless of their financial situation. By creating a business model that is more accessible and equitable than any competing product, we will likely have a **more positive brand sentiment** as well.

ADVANTAGE 3: CUTTING-EDGE GENERATIVE AI

Our **expertise in generative AI applications** allows **CAISE** to deliver a level of **personalization unmatched by static competitors** like DECA+ or Competition University, enabling **new, dynamic learning experiences** for all CTSO members. Additionally, with the assistance of AI, advisors are able to manage and optimize their time preparing role-play competitors, a market segment that is often **under-supported by our competitors**.

XII. CONCLUSION

REQUEST FOR FINANCING

With DECA and FBLA membership at all-time highs and AI technology breaking records daily, there has never been a better time to invest in a product like CAISE. Our business model follows through on dire student & advisor needs, while also generating over **\$150,000 in profit** in just three years and being **cash flow positive**. By fulfilling our microloan request of **\$25,000 at a 12% interest rate paid over 3 years**, CAISE will be able to truly revolutionize the way that thousands of driven, emerging leaders compete.



WHY INVEST IN CAISE:

PROVEN MARKET DEMAND

Our market research indicated that 85.7% of CTSO members review case studies to prepare, yet over 50% lack proper feedback on their performance. CAISE directly solves these pain points with unlimited AI-generated case studies and instant, personalized feedback.

SCALABLE REVENUE MODEL

With a projected revenue of \$285,886.37 and net profit of \$158,184.65 over just three years, CAISE demonstrates strong financial viability. A gross margin above 90% allows us to give equitable access while generating strong returns on your investment.

TECHNOLOGICAL ADVANTAGE

As the first CTSO-focused platform to integrate generative AI, CAISE offers unmatched personalization that static competitors can't replicate. Exclusive partnerships with DECA and FBLA provide access to proprietary case studies, creating a substantial competitive moat.

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XIV. APPENDIX

GLOSSARY

CASE STUDY	Real-world scenario presented during a role-play competition that requires participants to analyze and propose solutions
COMPUTE	Generic term in AI industry used to reference processing power, memory, networking, storage, and other resources required for the computational success of a program
CTE (CAREER & TECHNICAL EDUCATION)	Educational programs that provide academic and technical skills for students to prepare for careers in various fields
CTSO (CAREER & TECHNICAL STUDENT ORGANIZATION)	Organizations that provide students with leadership development, career exploration, and skill-building opportunities in fields like business, marketing, health science, and technical education
DECA (DISTRIBUTIVE EDUCATION CLUBS OF AMERICA)	CTSO that “prepares emerging leaders and entrepreneurs in marketing, finance, hospitality and management in high schools and colleges around the globe” (DECA.org)
FBLA (FUTURE BUSINESS LEADERS OF AMERICA)	CTSO that “is the largest business career & technical student organization in the world” (FBLA.org)
INSTRUCTIONAL AREAS	Key clusters of business-related topics, containing sets of performance indicators, that form the foundation of DECA's competitive events and curriculum
PERFORMANCE INDICATOR (PI)	A specific concept evaluated during competition, such as ethical leadership, effective communications, or customer-service mindset
PRESENTATION/PREPARED EVENT	Competitive event in which participants present pre-developed projects, plans, or ideas, such as business plans or advertising campaigns
ROLE-PLAY	Competitive event in which participants assume a professional role to solve a case study problem and are evaluated by judges on performance indicators and soft skills
TITLE I SCHOOL	A public school that receives federal funding due to a high percentage of students coming from low-income families

SWOT ANALYSIS

S	W	O	T
STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> Niche marketing strategies that target CTSO members with precision Uses innovative technology and features Tools built specifically for advisors 	<ul style="list-style-type: none"> Relies on DECA and FBLA partnerships High distribution fees due to mobile app and Stripe integration Lean organization with only two full-time employees 	<ul style="list-style-type: none"> FBLA and DECA membership numbers are growing significantly Students and advisors are looking for ways to integrate AI into the classroom 	<ul style="list-style-type: none"> Established platforms have high brand recognition (DECA+) Budget cuts in education or lower discretionary spending as Department of Education is dissolved