

Executive Summary

Opportunity

Problem

Tending to the scaling needs of middle-low-income households (65% of warm Globe) that can't afford conditioning hasn't been covered to as of yet. *The climate conditioning segment for the middle-low-income demographic is an untapped market. There isn't a product to remedy the prolonged cost & renewed climate protocols. There is no A/C system that can run off-grid via a DC 12V Solar panel.* This solution could prevent serious health risks and death by humidity exhaustion in the near future as the globe shifts into a heat-stress mode that's never been experienced.

Solution

Award winning UMMACH is The World's first affordable, Universally Transformable Modular-Miniature, Air-Conditioning & Heating system (UMMACH): is a part-OEM (Original Equipment Manufacturer) innovation-entity supplying low-cost-low-power, micro-domestic, coolant (Refrigerant)- less, renewably-powered, carbon-neutral range of climate conditioning solutions. The novel-inexpensive (£100) model retrofits any pre-existing fans into new-born Air-Cons. The product portfolio includes sub-ranges of UMMACH products that uses no greenhouse gases and can run (free) completely off-the-grid via a 500 W solar (2) panel(s), Future products are poised to be a multi-functional ambient conditioners as well as a cooler/warmer for domestic/medical storage, therefore this is the first introduction of a micro-domestic, multi-purpose, multi-functional-transformable range of HVAC (Heating, Ventilation & Air-Con) systems.

Market

Positioning first to create low-cost renewable-powered HVAC system to a global market will aid cooling of 2 Billion+ people accross African, Middle-eastern, Asian, S.American & S.European continents who are yet to obtain a prospective viable solution While striving to produce end-end carbon neutral range of climate conditioners hailing 0 emissions during production and service life. The aim is to provide the lowest-cost climate conditioning systems to a wider market of the low-middle-high income population, enabling affordable lease-hold payments. Primarily UMMACH will focus on 0.01% of Total Addressable Market on a (mutual-structure) location based in either Asia, Bangladesh or Africa, Nigeria. However it is assumed that the obtainable sales on each region would be a minimum of 30,000 units/annually, and once this structure is proven UMMACH will move into a global mobilization campaign with (secondary) efforts to co-develop Business2Business products/services (as complexes can be retrofitted re-using pre-existing equipment-kit) and also License Relevant IP to (external) fabricators/manufacturers to obtain royalties.

Competition

The current competitors (Daikin, Hitachi) produce expensive split-unit air-conditioners, which the middle-lower Class average family/household/individual can't afford. UMMACH built a climate conditioner that; doesn't use fossil fuels (in production or operation)m, 'runs on 12 Volt direct-current (model-dependent), is (revolutionary) completely carbon-neutral (if powered by two solar panels). Current air conditioners use/expel harmful (Fluorinated greenhouse) gases which traps the sun in our atmosphere, requiring more air-conditioning (defeats purpose) due to its contributions to the causation of global warming (Fossil fuel trail). Current air conditioners expel harmful gases into the air inducing climate change and global warming, that requires more air conditioning which causes more global warming etc. UMMACH retrofits competitor products such as fans into climate conditioners, by simply applying the UMMACH range of modifications onto any pre-existing extraction system.

Aside from its coolant-less cooling/warming capabilities, UMMACH is the world's first carbon neutral climate conditioners that can operate completely off grid unlike competing products.

Why Us?

Dinul Wijetunge (LinkedIn) BEng, MPhil-PhD (Pending) – Interim CEO, CFO, CTO, Interim COO

Successor to the only SE-Asian Global supply-arm for ballistic services, extensively skilled-trained in composite manufacturing & technical micro-management. His portfolio ranges from micro-hydro plants, turn-key (construction) & distribution. He is currently residing in the UK as an EEA member pursuing academic-innovation.

An Award winning engineer that once dreamed of a non-complex non-harmful eco-friendly non-bulky ways of heating or cooling- is now privileged to head the technological breakthrough that is UMMACH-:

(SHORT BIOS Available on request)

Board of Advisors or UMMACH Advisory Panel: Mentors clearly marked

Eng. Adam Sutcliffe (Mentor) (Health-tech Inventor) - Director of Bus. Strategy

Eng. Ajitha Wijetunge (Mentor) Serial Entrepreneur, Mechanical & Manufacturing Guru main op-line optimisation consultant

Dr. Terry Gorman (Mentor)- Director Mechatronics, Power Electronics, Control & Instrumentation, Systems Engineering & Architectural.

Eng. Dean Carran - BDF fellow DFM instrumentalist advisor on end to end raw materials to finished packaging- total mechatronic manufacturing guru,

Dr. Hafid Belaidi - Director Advanced Fluid Dynamics, Thermo-Fluid Dynamics- Computational Fluid Dynamics and Computationally Analysed Engineering

Eng. Keith Casson - Director Industrial Design, Product-Market fit Analyses.

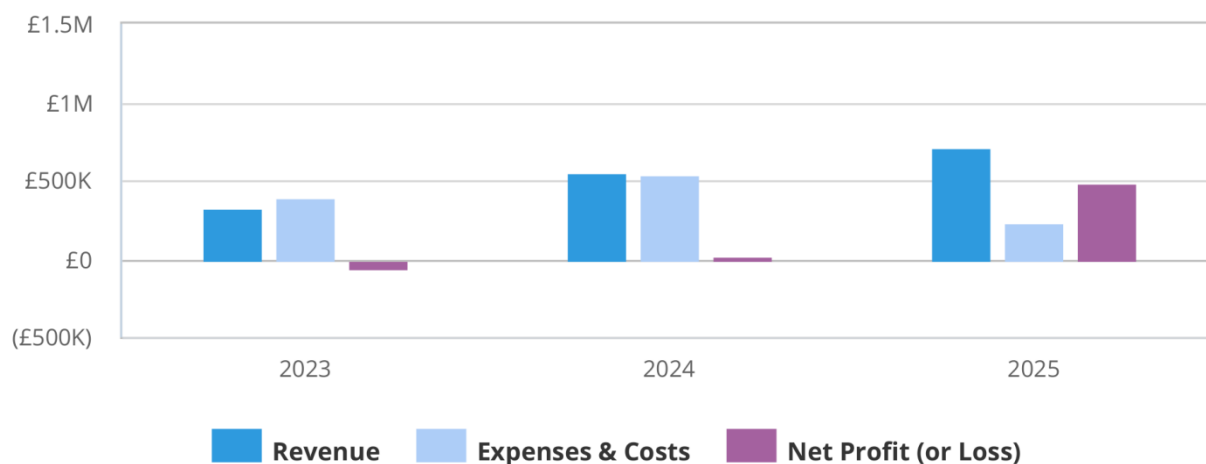
Prof. Annie Brooking (Mentor) – Director Bus. & Marketing

Expectations

Forecast

Our Market Studies have indicated that a Beachhead of 2,000+ units per month can be service obtained via one of the regional markets aforementioned in the either African or Asian Continents, which share similar business market and revenue characteristics. Averaging at a price of £100 per DIY split-unit climate conditioner will produce upwards of £200,000 annually, with an expected minimum growth of 35% by entailing secondary market objectives.

Financial Highlights by Year



Financing Needed

As of current UMMACH is leading into its first (pre-seed) equity raise of £275,000 at a 33% share cap, which consolidates the sole-owner and founder of UMMACH Limited London. While welcoming our new investors to UMMACH, the funds will be allocated to; file relevant Intellectual Property claims, continue completing design-product-development breeding a finalized set of samples, thereby affirming design-for-manufacture methods by successfully completing a 300 Unit production which irons out IP or manufacturing nitty-gritties. The design and shop resources such as facilities, personnel and equipment that are

required to achieve product development will also be financed from this equity raise.

Opportunity

Problem & Solution

Problem Worth Solving

The climate conditioning segment of the HVAC sector doesn't cater to the mass market, when HVAC is of utmost importance for humankind due to climate change and global warming, it's only affordable to a middle-class (£200 minimum spend).

The pandemic has steepened the inequality curve but there isn't a product to fill the gap for the masses living on low income (which's 2/3rds of the globe). For example, the Chinese A/C market is expected to grow from £35Billion to £50Billion by 2028, without introducing an environmental & cost inclusive, economical system that inhibits Hydrofluorocarbon emissions.

As scientists urged the ban of CFCs due to the Ozone depletion, the stagnant phasing out of HFCs gives rise to the novelty in the UMMACH thermo-electric range, which can be powered by a 12V DC Solar panel or A/Current supply. This solution could prevent serious health risks and death by humidity exhaustion in the near future as the globe shifts into a heat-stress mode that's never been experienced

The climate conditioning segment for the middle-low-income demographic is an untapped market. There isn't a product to remedy the prolonged cost & renewed climate protocols. There is no A/C system that can run off-grid via a DC 12V Solar panel. UMMACH is attempting to solve this problem.

Our solution

The novelty in the UMMACH thermo-electric range, which can be powered by a 12V DC Solar panel or A/Current supply, is that it doesn't use any carbon (oil) based coolant to function. This solution could prevent serious health risks and

death by humidity exhaustion of many populations across the globe, all-while protecting earth by the introduction of eco-friendly cooling technologies.

UMMACH products can be used as heaters or heat pumps, however evolving the heating attribute will commence upon mastering its range of cooling abilities.

UMMACH thermo-electric is the next revolutionary step in cooling the developing/developed world

Carbon neutral (a first of its kind)- sources - manufacturing to transport and operational life

The current air conditioners that use/expel harmful gases (Fluorinated gases or HCFCs) trapping the sun, makes the world need more air conditioners (defeats purpose) due to its contributions to the causation of global warming (Fossil fuel trail).

Therefore UMMACH built a climate conditioner that doesn't use fossil fuels (HCFC) that's runs on 12 Volt direct current (model dependant). This game changer could potentially make these revolutionary climate conditioning systems to be completely carbon neutral (if powered by two solar panels). Once the carbon spent on the product has been minimised in production and transport, UMMACH systems continues to retain the carbon elements (if used) within its machine containment, unlike competitor peripheral (power source-operational gas loss etc.) and mainframe (Manufacturing -transport etc.) carbon footprint trails.

Furthermore UMMACH is pioneering the advancements of alternative (scalable) methods of reducing carbon footprints in the HVAC sector, committing to 0 emissions but also conditioning the climate in the process. Low power requirements for climate conditioning purposes appraises the carbon neutral nature.

Target Market

Strategic Target Market

The segment of total target market includes but not limited to, the global population that lives in climate that have only one season (summer). This includes S.America/Europe, Africa, Middle-East and Asia. The strategic target market would be, apart from general low-middle-income people; families, households, vulnerable people that are affected by DE humification and heat stress. Families that have kids that uncomfortably sweat on the school-books struggling to study. The newly married couple who just bought a flat with their savings. majority of the middle eastern population that conduct under a scorching sun. The specific market also includes developing companies trying to save the dollar & eco-friendly wealthy-men/women that saves the planet.

Our target total-addressable-market (TAM) is not only the 1.5 Billion low-middle income population (individuals, households, families) that cannot afford a climate conditioner, currently living in regions which will absorb the majority of the inevitable global temperature increase. The market is also inclusive of current customers and consumers that are more eco conscious and has knack for neutralising the planet of harmful greenhouse gases.

Where our (regional) Asian or African Service-Addressable-Market (SAM) that could afford, and access such a climate conditioning product stands at roughly 100 Million. Thereby actual service-obtainable-market (SOM) is likely to be a fractional 1% (One percent) or 1 Million People / Units.

We intend and are prepared to begin a trial (Beachhead) target situated in either Nigeria, Africa or Bangladesh, Asia with a population of roughly 200 Million, expecting a total number of potential customers and consumers to be equaling to 100,000 consumers of Climate conditioning units.

According to our research, not even 10% of the population in these regions can afford a climate conditioner, therefore UMMACH built one at half the price, hoping to reduce it a further 30% when scaling. A 86% of whom said in our survey that they couldn't afford an air-conditioner currently or anytime soon as prices have now doubled due to forex rates amidst morbid increase in heat.

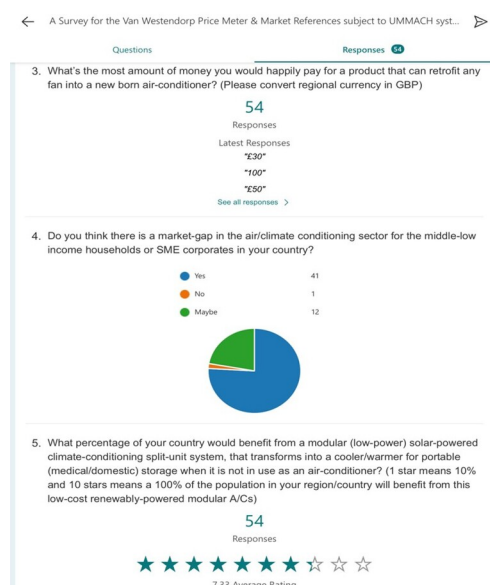
Testing the Background of Market - VAN VESTONDORP pricing method was utilised to observe a market orientated perspective of what price-biting point a product of this sort would inherit:

Assessing the assumptions recorded in the business model canvas via Van-Westendorp

The utilisation of Van Westendorp method tested the assumptions by investigating the marketplace via interviewing individuals, groups and executives/buyers. This indicated a consumer oriented model to confirm the price point for such a novel, climate-friendly and low-cost solution. In detail, the following activities were undertaken:

1. Control-Group survey of Associated individuals from Maldives, India, Sri Lanka, Malaysia & Africa– Totaling 65 responses: poll data illustrated that 40% voted £20-£50 as the minimum price, 40% for £51-£150, and 10% for eco-value-installation less surplus premium charge.

The target price coming out of this research assures that consumers want a climate conditioner that could retrofit any fan in the globe onto air-cons would need to be atleast half the price of a standard A/C (£200 minimum spend).



Personal account of a Sri Lankan Tycoon on UMMACH Range-:

Mr. Mohandas commented – “ An A/C costs around £300 and is deemed a luxury in the Asia (another low-economic region). There’s a dire need for an A/C solution to aid 2 Billion humans across Asia, Africa, S. & N. America, The-Middle-East, Southern Europe and Australia. The product must cost no more than £5-£10 per month- leased, anyone would be able pay off the debt within months. The modularity, and the 0 emissions aspect also makes this product extremely desirable.

Competition

Current alternatives

The current competitors (Daikin, Hitachi) produce expensive split-unit air-conditioners, which the middle-lower Class average family can't afford- these standard air-cons expel harmful gases into the air inducing climate change and global warming which requires more air conditioning which causes more global warming etc.

The A/C segment of the HVAC sector doesn't cater to the mass market, even when HVAC is of utmost importance for humankind due to climate change and global warming, it's only affordable to a middle-class (£200 min spend).

The climate conditioning segment for the middle-low-income demographic is an untapped market. There isn't a product to remedy the prolonged cost & renewed climate protocols. There is no A/C system that can run off-grid via a DC 12V Solar panel. UMMACH is attempting to solve this problem.

Competitor products such as fans can be retrofitted into climate conditioners, by applying the UMMACH range of modifications onto any existing system(s).

Entire Buildings and Complexes can be retrofitted using UMMACH Products reusing the previous kit (ceiling/fans/extractors), thereby transforming current gear into new born air conditioners (low cost).

Company	Min A/C Price	Modular A/C	Solar powered	Retrofittable	Emissions
Hitachi A/C	£200	No, N/A	No, 1.5kW+	No	Refill in 1 yr
Daikin A/C	£150	No, N/A	No, 1.2kW+	No	Refill in 8m
Toshiba A/C	£185	No, N/A	No, 1.4kW+	No	Refill in 7m
Singer A/C	£100	No, N/A	No, 1-2kW	Yes	Refill in 4.5m
Ceiling/Fan	£40	No, N/A	Not yet affirm.	Yes	N/A
Vent/Extractor	£100	No, N/A	Not yet affirm.	Yes	N/A
UMMACH retrofit ed.	£50	Compartment or A/C or H/P	Yes, 100W-1kW, off-grid	Yes	Refill every 10 years +

Our advantages

Current air conditioners expel harmful gases into the air inducing climate change and global warming which requires more air conditioning which causes more global warming etc. Competitor products such as fans can be retrofitted into climate conditioners, by applying the UMMACH range of modifications onto any existing system(s).

VALUE PROPOSITIONS

Benefits of UMMACH systems-

An Incredibly Affordable range (£90+) to retrofit any fan

0% skilled installation required for set-up and operation, troubleshooting

Almost 0% maintenance, no coolant refill required for 15 Years, guaranteed product range

No greenhouse gas emissions

Modular Functionality- transforms into a cooler and warmer – in order to cope with scaling needs/demands of upper-middle-low-income domestic household or SME corporates

World's first Carbon Neutral range of climate conditioners,[AS1]*

World's first range of solar (Direct. Current) powered (renewable & Carbon neutral) micro-domestic HVAC systems and solutions

This unique proposition equips a one-size fits all, incredibly modular range of goods/services to fix issues for the majority, while intent-fully competing with the traditional domestic/corporate market via solutions which retrofit any systemised-contour.*

Retrofit any systemised-contour: Entire Buildings and Complexes can be retrofitted using UMMACH Products reusing the previous kit (ceiling/fans/extractors), thereby transforming current gear into new born air conditioners (low cost).

Pricing Model

A low-price and nominal mark-up strategy would hurdle any competition arising in further stages. The mixture-skimming method also raises the barrier to entry as the price point only makes sense if royalties are factored out by IP holder. Furthermore the price point will be stable for the end consumer while room for cost improvements of upto 30% could be gradually obtained via economies of scale.

Execution

Marketing & Sales

Marketing Plan

Marketing OBJECTIVES

1. Utilize the Public relations factor to gain trust amongst regions with testimonials spawning from early adoption scheme, and then using the guerrilla marketing tactics to publish high quality articles utilizing the low-pricing scheme of print media in LEDCs.
2. Gaining the advantage of low-price print media package offering from a LEDC, UMMACH could reach all forms of societal demographics as standard cultures are still print based.
3. Understand different marketing strategy usages when catering to demographics in different cultures like, S.America/Europe, Africa, Middle-East and Asia.
4. Promote benefits of UMMACH systems through common/social influencers.
5. To engage with partners to cross-market B2B transactions enabling a stronger foothold.

Following the norms that prominent tech companies such as the likes of Tesla instigates:

UMMACH Limited will commit to using a significant majority of budgets on making the best product that is a novelty to our entity, thereby allowing the product quality and functionality to stand out rather than trailing on mega marketing campaigns. UMMACH will seek all available free-press including print, social and media, for the associated B2C and B2B sectors in a prioritized sequence

In terms of B2C Channel identification-

We estimate the engagement for building channels utilising a minimum budget :
Using influencers, eco- conscious celebrities, general/digital/print media-
magazines advocating climate action,

Time and resources percentage planned to commit:

While attending to the supply requirements of current partner(s) in the region of
interest: UMMACH will further dedicate for B2C sector a mobilization of budget
accounting to:

40% on all print media with special attention to all free-publicity and free-press
opportunities

30% on Social Media and LinkedIN Retail/Distribution Navigator (with
outsourced dedicated team)

20% on content creation of consumer test-drives and adopter/consumer
testimonials and feedback

10% on all other media including but not limited to radio, web- podcasts etc.

In terms of B2B Channel-

We estimate the engagement of businesses, organisations and govt. entities
directly or via agents or mediators that are long-standing partners of UMMACH
Ltd.

Further building of channels will be cemented utilising a minimum budget :
Using influencers, eco- conscious celebrities, general/digital/print media-
magazines advocating climate action,

Time and resources percentage commitment:

While attending to the supply requirements of current partner(s) in the region of
interest: UMMACH will further dedicate for B2B sector a mobilization of budget
accounting to:

30% on all print media with special attention to all free-publicity and free-press
opportunities

20% on Social Media and LinkedIN Retail/Distribution Navigator (with outsourced dedicated team)

35% on content creation of consumer test-drives and adopter/consumer testimonials and feedback

15% on all other media including but not limited to radio, web- podcasts etc.

Channels

1. General (PAID) Print Media – There are media packages provided by specialized national organizers that collate bundles of slots to offer at discounted rates (economies of scale). This allows UMMACH to run a campaign for 30 days on all national print media for £300.
2. General (UNPAID) Print-Media- Purchased Media packages come with a buy-one-get-one-free set-up where a simultaneous unpaid campaign runs parallel to a paid one.
3. Free adopter-testimonials showcased using social influencers, vlog media forums, social media platforms and other free mediums of social outreach (e.g., prop for tv shows)
4. Fm radio is a well known universal-information-transferring system that could be merged with the current Marketing plan and scope of the UMMACH roll-out.

Sales Plan

Business Model and Revenue Stream 1 & 2: B2B2C

Capturing A Global Market – Nation by Nation: Go To Market Strategy

The debut Proof of Concept (PoC) demonstrated online via UMMACH web is the works-like model on trajectory towards a looks-like-works-like finalised MVP (Minimum Viable Prototype) model leading to a Minimum Viable Product Sample-Set for the purposes of buyer, investor, agent, retailer and distributor perusal and pre-order trail: market-entry.

The Consumer Journey: Most individuals and families living in developing nations tend to buy climate conditioners through retailers or electronic agents (online or in-store). In the case of the UMMACH range, since it's new products

that work along different methods, it being displayed and presented on retail shelves traces a positive financial-trajectory.

Pre-Order and Order (POs)

As a result UMMACH will go to market via Wholesalers, Retailers and Distributors with or without an active online selling platform/presence. Since large retailers deal with the OEM (Original Equipment Manufacturer) there is a direct link to bridge UMMACH and the monolith retailers/agencies, however distributors are able to to have exclusivity in pricing and/or procurement, therefore there may be cases where the retailers would be obliged via a distributor or wholesaler.

Revenue streams: 1 . Product & development - B2C

Routes to market via Wholesalers, Distributors and Agents (Agencies)

When launching this product we intend to go-to-market (hassle-free) via Retailers and Distributors-:

Note: Retailer entities can be physical stores and/or online platforms

Distributors and/or individuals/companies can (opt in to) sell online

Routes to market that are standard to most developing (LDC) Nations across the globe

OEM- Wholesaler/Agent- Retailer -Consumer

OEM- Agent - Consumer

OEM - Retailer - Consumer

OEM – Distributor (Door-Door Or Online) – Consumer

OEM -Distributor- Retailer- Consumer (*Distributor exclusivity deals- in some cases*)

UMMACH Intends to partner with the relevant national distributors, wholesalers and retailers to address the market in a viable format, wherein consumers tend to purchase their low-cost climate conditioners through these aforementioned platforms (in-person or online).

Specific to the two target markets prepared for market entry, it should be noted that both markets share the same sales acquiring structures. While utilizing similar relationships, distribution and go-to-market models, UMMACH will expect a similar performance in those newly acquired markets. It is assumed that the production capacity will grow 20%-35% percent year on year upon re-orders and the commencing of UMMACH's global air-con supply arm.

Average Margins of customers leading to consumers

Agents or Bulk Buyers: 10% to 25%+

Wholesalers 5%-15%+

Retailers 25% to 40%+

Initially we have spoken to a number of agents, retailers and bulk buying clients from the regions and it is assumed once a set of mass manufacturable sample products are completed, it will enable order and pre-order obtainment which're backed by the UK export finance.

Relevant media and (corporate/influencer) testimonials will arise from the sample set of products whilst producing a supply run, that can be used to present the benefits of UMMACH to a wider audience, which be further leveraged marketing, sales and future liaison (Co-development and licensing) activities.

Revenue streams: 2. Co-Development and Licensing

Routes to market via direct Business to Business engagement and regional Agents

Fueled by adoption of products by organisations which further affirms the benefits of the systems to a wider audience- envisage in a similar market segmentation as to the B2C model with interchanging income stakeholders as- SME's, Offices, Schools, Hospitals and Govt. Complexes etc. that require customized solutions catering to the re-use of pre-existing kit.

Different to the model of B2C, B2B or B2B agents will work alongside UMMACH to retrofit entire buildings and complexes re-using the pre-existing fans and extractors providing HVAC comfort. We envisage engaging with free installation upto 30 (thirty) installations in selected compounds to build a consumer testimonial and media base, to further leverage in liason and licensing activities: see below

In due time: This would be the point UMMACH systems and the technology of the worlds first fabricated coolant less air-con can be legally incentivized via royalties to a wider audience through external manufacturers .

Future Markets

Upon honing the relevant characteristics required to succeed in the B2C market via the strategies detailed previously, time would be due to achieve a different scope of service, the Business to Business market which is essentially the macro-scale co-development model for these systems.

Capitalising on different segment requirements before moving into future markets with different geographic areas could be beneficial when creating a globally duplicable national model. Segments with different needs than our current customer base, for eg: Most state owned hospitals schools; and general complexes and building do not have climate conditioning as its expensive, and the benefits of human comfort could be documented and proven when in presence of a good (low-cost) climate. It is about figuring out the design of instrument networking such as the likes of computers that are networked parallelly, UMMACH's HVAC instruments interconnect seamlessly with pre-existing KIT.

Revenue streams 2. Co-Development and Further IP Licensing

Co-Development & the Business 2 Business Model

Considering a range of differentiated-specific rates for servicing the B2B agenda, We envisage engaging with free installation, 30 (Units of) early adopters within the chosen nation, across key segments eg: schools, hospitals, NGOs, government/corporate complexes etc.

Producing media and testimonials that can be used to present the benefits of UMMACH to a wider audience, which will be further leveraged in marketing, sales and liaison activities.

Complex/Building retrofit solutions and co development

Entire Buildings and Complexes can be retrofitted using UMMACH Products reusing the previous kit (ceiling/fans/extractors), thereby transforming current gear into new born air conditioners (low cost). The B2B sector will be engaged via a dedicated sales team empowered with corporate/domestic solutions via demonstrations & testimonials. The success of corporate and scaled domestic installations will be cross marketed via distribution & wholesale partners.

Licensees of UMMACH Tech and Manufacturing IP for royalties

Once the due (costed) intellectual property claims are filed and validated the core technologies and methodologies can deem beneficial to all global external-HVAC, Fabrication and Assembly manufacturers / producers. Thereby a dedicated team from UMMACH will work to license the patents for the worlds first coolant-less (re-fitted) MULTI-FIT-ASSEMBLED-FABRICATED climate conditioner to other manufacturers intending to pursue shared goals.

Milestones & Metrics

Technology

Universally Transformable Modular-Miniature, Air-Conditioning & Heating system (UMMACH) - the novelty in the UMMACH (TEC) thermo-electric (coolant-less), carbon-neuutral range, which can be powered by a 12V DC Solar panel or A/Current supply.

Operates on the principle of utilising Semi-conductor TEC based cooling technology to transfer hot/cold energy onto a (non-harmful) coolant such as water, in order to effectively transport heat energy from one location to another, such as the working model of an industrial air-conditioner. Hence the word miniature arises in the sense that the scale is miniaturized, and the heat source and transfer medium has been change to electronics and water, a opposed to Compressor/boiler and coolant/fuel.

Climate conditioners that doesn't use fossil fuels (HCFC) that's runs on 12 Volt direct current (model dependant). This game changer could potentially make these revolutionary climate conditioning systems to be completely carbon neutral (if powered by two solar panels). Once the carbon spent on the product has been minimised in production and transport, UMMACH systems continues to retain the carbon elements (if used) within its machine containment, unlike competitor peripheral (power source-operational gas loss etc.) and mainframe (Manufacturing -transport etc.) carbon footprint trails.

This is a universal hot/cold climate conditioner with capacities ranging from 15 degreesC below ambient temperature (cooling) up to 50 degreesC above ambience (heating), and although the technology can be used as a heater, UMMACH strives to master its cooling capabilities before evolving into heating. IT is assumed that simultaneous strides obtained in cooling will theoretically also apply for heating/warming.

The machine was created to be of minimum production (direct & capital), set-up or running costs, the technology instructs a chiller to condition a heat transfer medium (water) such as the likes of a central (industrial) chiller, so that the hot/cold water can be transferred to a heat exchanger in-order to extract the cooling or heating energy. The principle that the Heat Exchanger can be stood in front of any fan to retrofit said extractor into a converted air-con kit is a first of its kind, let alone a system that could operate on a 500W direct current power supply without the use of inverters, alternating current motors or gas coolants or gas fuels.

Furthermore it should be noted that the very initial design-engineering scope was to machine-forged-join-fix-assemble a semi-conductor based air-con system that omits the use of advanced tooling, or manufacturing methods that wouldn't

require many advanced/fabricated toolings, dies or moulds. Only a handful of parts require the most Minimum of aluminium (small-scale) Tooling, this was pre-engineered to be cost-effective from inception.

Therefore UMMACH introduces the worlds first multi-assemble-refitted fabrication-manufactured production of coolant-less, carbon neutral, renewable powered air-conditioners. Resulting in a drop in manufacturing costs (initially) and a continuous drastic elimination of costs, when economies of scale takes into effect upon capturing (and/or creating) market share regionally and globally

Validation of solution

The Detailed Solution: Product to market fit

The capacity for a business of this sort to capture the market or make new room is significant, Therefore the immediate next stage is perfecting a set of samples that looks-like works-like the actual UMDAC XR010 retrofit split-unit climate conditioners, as of current we have a works-like proof of concept prototype that has been modelled on a stringent budget.

The funds accrued in this pre-seed will further hone the pragmatic costs; only a handful of parts require the most Minimum of aluminium (small-scale) Tooling, this was pre-engineered to be cost-effective from inception. Additionally upon succession of a market ready set of samples of the UMM X010 Retrofit model, the realised/revised Bill of Materials/Quantities BOM/BOQ relative to its production quantity could be further verified, validated and compared with existing pre-assumed value. Development and testing of static-aesthetic development, testing and perfecting of design/ technological elements whilst finalising 2-3 samples. Meanwhile UMMACH intends to hire the manufacturers/fabricators by paying for the machine-fit-assembly, also compensate an effective team to; perform a two-hundred-fifty (250) unit supply run, implement preparations (overall) to supply orders to later cater to a global demand

Along with a production run of a set number of units, the Appraisal of customers directly via means of distributors, retailers and agencies would carry UMMACH through to a seed-round, enabling service of said potential customers and respective order numbers.

The pre-assumed Pricing point of the Retrofit X010 system could be verified to reaffirm the threshold (biting/breaking point) of margin for each respective range of quantity produced (1,000-100,000 units)

Once a thorough and complete examination of all the manufacturing costs are analysed, ongoing IP works (costs) are performed (borne) to better license the respective IP to potential manufacturers.

Roadmap

Business Objectives

At this instance UMMACH is completing a milestone cycle consisting of these key areas-

1. Complete a DFM set of samples while accruing relevant Assembly of IP and related works
2. Produce a supply (trial) run of 250 Units of the debut retrofit UM X010 climate conditioners
3. Whilst engaging in further risk mitigation activities via
 1. Channelling distributor, wholesaler/retailer interest as a stakeholder, as the looks-like works-like model will pique the interest of potential buyers, customers and clients that'd be investing in the bridge in-between the mass-market consumer.
 2. Curate the facilitation of licensing opportunities to third party fabricators and/or producers at 6% of sales value according to category.
4. Integrate customised solutions pertaining retrofitting entire complexes by re-using kit.

Current stage : works-like prototype achieved the ironing out fundamental technological building blocks that enables a reliant functionality for a (non-tested) prolonged period of operation (life-cycle). Successfully obtained a 6th iteration in cooling/heating technology to birth a new generation of climate-conditioners that could run on a 500 Watt Direct current (Solar) supply. Many advancements in the industry have created a path for climate conditioning to be fuelled by electronic semi-conductor chips for the betterment of the Earth's health.

Next Stage(s): Product development in Aesthetic design, User interaction based testing/ upgrading, Sampling and Testing, creation UMMACH Fabrication-Fit-Assemble Manufacturing Handbook(s), Supply-Run And Sales, Marketing and LIASON activities.

Key metrics

Business Objectives

1. To Provide the lowest-cost climate/compartment-conditioning, modular systems to a wider market of the low-middle-income population, enabling affordable lease-hold payments
2. To strive in producing end-end carbon neutral range of climate conditioners- 0 emissions
3. To aid in cooling 3 Billion+ people who are yet to obtain a prospective viable solution
4. Position first to the renewable-powered heating ventilation and air/compartment conditioning modular-transformative system to a global market.
5. To be the first to provide corporate or domestic solutions by integrating or retrofitting (making use) of current systems of conditioning (i.e fans ceiling/standing etc.)
6. To;

Provide the lowest-cost climate/compartment-conditioning, modular systems to a wider market of the low-middle-income population, enabling affordable lease-hold payments

Also gradually phase out use/production of harmful refrigerants (HCFC) to full-fill eco-duties.

Company

Overview

The Founder, Dinul Wijetunge is the sole owner of UMMACH Limited, a limited company by registration in England. No outside investors are involved at this point in time, however as the pre-seed investment pipeline is accrued there will be sufficient shares distributed among the stakeholder at a rate of 33% shares of UMMACH for a pre-seed round of £275,000, therein lies the opportunity for business structure as UMMACH evolves, growing the business into a trade ready limited entity.

Team

Advisors

Award winning UMMACH Limited has accrued an Award-Winning, multi-disciplinary board of advisors, diversely-ranging from Scientists, Engineers, Business Strategists and industry Professionals who've had a consistent track record of setting-up & leading start-ups that have constantly scaled to solve global problems, and are capable of domains much beyond.

There is a slight advantage as the Founders father was the first ballistic equipment manufacturer in SE Asia, and his tremendous experience of born and bred (lean) manufacturing techniques found only in developing countries was observed since a very young age. Dinul is convening most metal & foundry manufacturing methods via his father who has decades of experience in multi-modal manufacturing set-ups.

Board of Advisors or UMMACH Advisory Panel: Mentors clearly marked

Eng. Adam Sutcliffe (Mentor) (Health-tech Inventor) - Director of Bus. Strategy

Eng. Ajitha Wijetunge (Mentor) Serial Entrepreneur, Mechanical & Manufacturing Guru main op-line optimisation consultant

Dr. Terry Gorman (Mentor)- Director Mechatronics, Power E, C & I, Sys Eng & Arch.

Eng. Dean Carran - BDF fellow DFM instrumentalist advisor on end to end raw materials to finished packaging- total mechatronic manufacturing guru,

Dr. Hafid Belaidi - Director Advanced Fluid Dynamics, CFD/CAE

Eng. Keith Casson - Director Industrial Design, Product-Market fit Analyses.

Prof. Annie Brooking (Mentor) – Director Bus. & Marketing

Management team

Award winning UMMACH has accrued an Award winning board of advisors, ranging from Scientists, Engineers, Business Strategists and Professionals who've had a track record of setting-up & leading global start-ups until scaling and beyond.

Adam basically guides the business strategy while been keen on business development, and Dinul handles all drafts, the technology and almost everything else. Adam graduated 15 years ago with a master's degree in mechanical engineering from Imperial London. He is extensively experienced in the Product-fit-market area, along with the technical skills he presents business strategy-pathway guidance (Mentor & Proposed CEO) and all things business.

While brainstorming on potential applications of the business that arose from the final year project of Dinul last year, we (UMMACH) managed to win Engineers in Business '22 and Greenwich (runner-up) Entrepreneur 22' awards this year. The opportunity of time to work together resulted, after a couple of stagnant (technical) starts, in the initial plan for this business.

Dinul Wijetunge (LinkedIn) BEng, MPhil-PhD (Pending) – Interim CEO, CFO, CTO, Interim COO

An Award winning engineer that once dreamed of a non-complex non-harmful eco-friendly non-bulky ways of heating or cooling- is now privileged to head the technological breakthrough that is UMMACH-:

Successor to the only SE-Asian Global supply-arm for ballistic services, extensively skilled-trained in composite manufacturing & technical micro-management. His portfolio ranges from micro-hydro plants, turn-key (construction) & distribution. He is currently residing in the UK as an EEA member pursuing academic-innovation.

Eng. Adam Sutcliffe (Health-tech Inventor) - Director of Bus. Strategy & Proposed CEO

Trained at Imperial he was instrumental in planning out the business model and routes to market, including but not limited to paving the company readiness levels and their trajectory.

As we scale up, it's going to be an interesting challenge to figure out how to incorporate new teams in to one vision that has many attributes to focus.

Key planned hires

Key hires

Requirement for deployment stages:

Mechatronic Design & manufacturing Engineer with attributes to heat transfer and applications

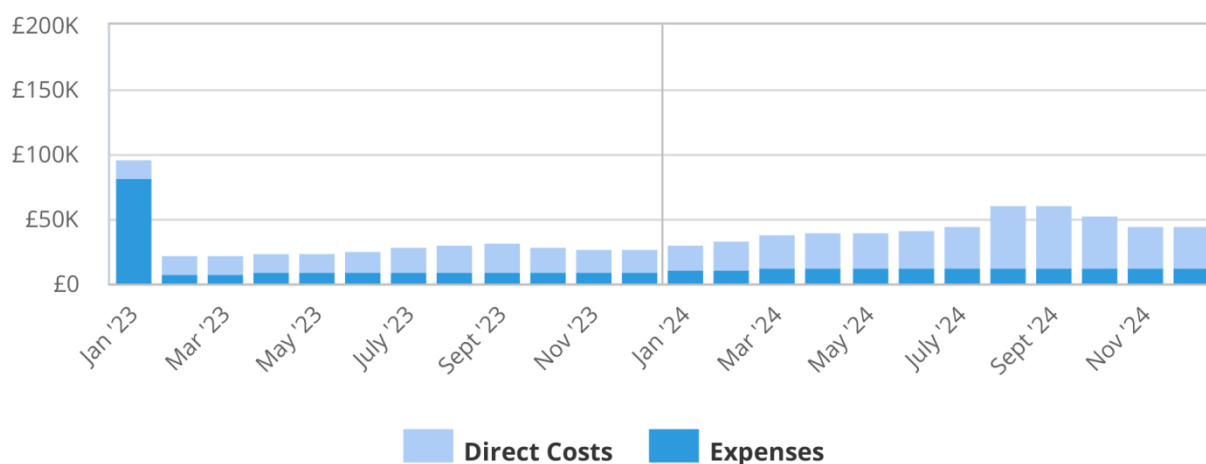
Senior Mechanical Engineer with attributes to industrial design and manufacturing

Sales & Marketing Executive with (PR) expertise in liaisons, logistical/distribution, licensing.

Financial Plan

Forecast

Expenses by Month



Key assumptions

At the moment the competition is levelled at £200 for a climate conditioner, that has many inbuilt losses (if Portable), cannot run on two solar panels without an inverter (renewably-powered), and they are nowhere near to the carbon neutral status while performing its operations. The expectation is that UMMACH will come in at half of the base price point, while inching closer to identifying the bottom line of costs when incorporating the economies of scale. UMMACH pre-assumes the BOM per Unit (as depicted below) to be at £65-£73 initially while obtaining a retail margin of 35-45% and a wholesale margin of 15%-25% (based on a 250 unit quantity).

A summary of the cost and comparison is briefed in this section to illustrate the allocations of the Seed Funding round.

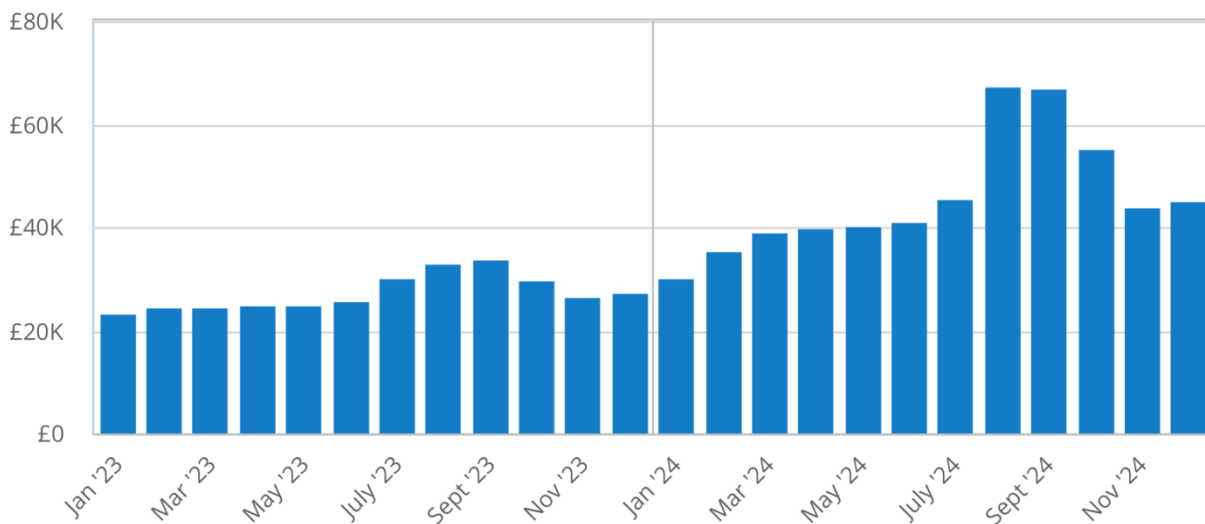
As illustrated previously, the market proceeds to ensure that UMMACH could potentially sell 5,000+ in the its first year of sales and trading, thereon increase the yearly capacity of production by 10%-15% until the potential introduction of global expansion in/during the third (3rd) year of trading.

A DETAILED FINANCIAL FORECAST AND FEASIBILITY STUDY HAS BEEN PERFORMED AND ATTACHED WITH THE BUSINESS PLAN. THE 300 UNITS ARE INTENDED TO BE DEPLOYED INTO KEY MARKETS (ASIA OR AFRICA), WHICH EQUATES TO BEING PREPARED TO CATER TO 15% OF THE LOW-MIDDLE INCOME SEGMENT (400Mn people) IN THE GLOBE.

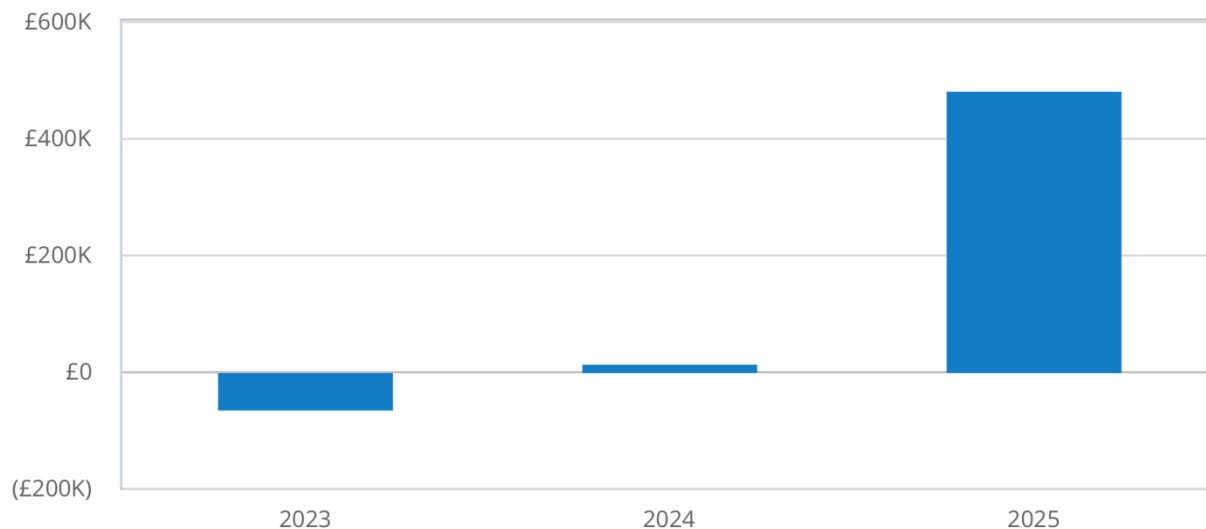
The opportunity to expand globally – It is our expectation that once UMMACH has established distribution and retail in the chosen region (Nigeria, Africa and/or Bangladesh, Asia), it will open up other territories to produce-supply a global consumer/customer base over the next five (5) years. While utilizing similar relationships, distribution and go-to-market models, UMMACH will expect a similar performance in those newly acquired markets. It is assumed that the production capacity will grow 20%-35% percent year on year upon the commencing of UMMACH’s global air-con supply arm.

The net output of the round in terms of revenue is further detailed in the attached financial forecast, which is a seven-sheet extended financial study depicting an IRR of 145% NPV of £ 1,021,805.88. It can be presumed that the figures valued in the study are extremely pessimistic.

Revenue by Month



Net Profit (or Loss) by Year



Financing

The accrued funds will then be realised in finalising a sample-set of 3 (three) UMM X010 Retrofit Climate conditioners, revalidating the BOM and quantity based analytics, complete part/component & tooling costs (according to scale). This will further verify the price-point of these UMMACH systems incorporating packaging and logistics to and from region of interest, engage in product – market fit activities, and successfully produce 300 Units to test the compliance with the distribution and retail requirements. Thereafter subsequent funds will be raised to cover all costs pertaining to servicing any/all other sequential/prioritized retail, distribution or agent production-supply deals.

In basic UMMACH would present the Minimum Viable Prototypes to potential agents, retailers and distributors for obtain orders. The How it looks like (Sample product) will pique potential buyers- once we use the fund to simply: perform extreme static aesthetic development-testing and perfect design/ technological elements of the sample products. Finalising 2-3 samples of the first product from the range will be appreciated by a wider clientele. Whilst that is ongoing UMMACH will hire the manufactures, pay for the assembly, pay for the people do a run/check of a 300 unit run, with an effective team and facilities (Back office, workshop, design, testing house and sales front) to supply a global demand.

We need £ 275,000 which covers two+ years committed to demonstrate how UMMACH Product(s) are manufactured, sold and licensed to a global market. All while raising sufficient funds in between for Purchased Orders.

Statements

Projected Profit and Loss

	2023	2024	2025
Revenue	£329,942	£551,228	£716,086
Direct Costs	£210,519	£386,586	£443,973
Gross Margin	£119,423	£164,642	£272,113
Gross Margin %	36%	30%	38%
Operating Expenses			
Salaries & Wages	£69,600	£104,800	£87,825
Employee Related Expenses	£10,800	£15,200	£17,565
Cost of Product Prototyping, Samples x 5, Design-Product Development	£29,500		
Cost of Facilities Tech. Workshop- Backoffice	£6,600	£6,600	£6,600
Cost of Shop-Office Consumables	£3,000	£3,000	£3,000
Cost of Facilities Virtual Office- Reception Sales Front by SBN Ltd	£1,200	£1,200	£1,200
Supply Run of 300 Units: UMMDAC XR010 Split-Unit	£45,000		
Analytical & Rendering Software Licenses (CAD, CAE, CAM, CFD)	£9,000	£9,000	£9,000
Marketing Expenses and Miscellaneous Costs	£3,299	£5,513	£7,161
Total Operating Expenses	£177,999	£145,313	£132,351
Operating Income	(£58,576)	£19,329	£139,762
Interest Incurred			
Depreciation and Amortization	£5,925	£5,925	£5,716
Gain or Loss from Sale of Assets			£457,292
Income Taxes	£0	£0	£108,048
Total Expenses	£394,443	£537,823	£232,797
Net Profit	(£64,501)	£13,405	£483,289
Net Profit / Sales	(20%)	2%	67%

Projected Balance Sheet

	2023	2024	2025
Cash	£129,515	£910,399	£3,056,463
Accounts Receivable	£2,602	£4,294	£5,666
Inventory			
Other Current Assets			
Total Current Assets	£132,118	£914,693	£3,062,130
Long-Term Assets	£79,600	£79,600	£29,600
Accumulated Depreciation	(£5,925)	(£11,850)	(£10,274)
Total Long-Term Assets	£73,675	£67,750	£19,326
Total Assets	£205,793	£982,443	£3,081,455
Accounts Payable	£20,294	£33,539	£41,214
Income Taxes Payable	£0	£0	£108,048
Sales Taxes Payable	£0	£0	£0
Short-Term Debt			
Prepaid Revenue			
Total Current Liabilities	£20,294	£33,539	£149,262
Long-Term Debt			
Long-Term Liabilities			
Total Liabilities	£20,294	£33,539	£149,262
Paid-In Capital	£250,000	£1,000,000	£2,500,000
Retained Earnings		(£64,501)	(£51,096)
Earnings	(£64,501)	£13,405	£483,289
Total Owner's Equity	£185,499	£948,904	£2,932,193
Total Liabilities & Equity	£205,793	£982,443	£3,081,455

Projected Cash Flow Statement

	2023	2024	2025
Net Cash Flow from Operations			
Net Profit	(£64,501)	£13,405	£483,289
Gain or Loss from Sale of Assets			(£457,292)
Depreciation & Amortization	£5,925	£5,925	£5,716
Change in Accounts Receivable	(£2,602)	(£1,691)	(£1,373)
Change in Inventory			
Change in Accounts Payable	£20,294	£13,245	£7,675
Change in Income Tax Payable	£0	£0	£108,048
Change in Sales Tax Payable	£0	£0	£0
Change in Prepaid Revenue			
Net Cash Flow from Operations	(£40,885)	£30,884	£146,064
Investing & Financing			
Assets Purchased or Sold	(£79,600)		£500,000
Net Cash from Investing	(£79,600)		£500,000
Investments Received	£250,000	£750,000	£1,500,000
Dividends & Distributions			
Change in Short-Term Debt			
Change in Long-Term Debt			
Net Cash from Financing	£250,000	£750,000	£1,500,000
Cash at Beginning of Period	£0	£129,515	£910,399
Net Change in Cash	£129,515	£780,884	£2,146,064
Cash at End of Period	£129,515	£910,399	£3,056,463

Appendix

Profit and Loss Statement (With monthly detail)

2023	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23	Aug '23	Sept '23	Oct '23	Nov '23	Dec '23
Total Revenue	£23,598	£24,458	£24,711	£24,934	£25,129	£25,756	£30,204	£33,200	£33,772	£29,975	£26,810	£27,395
Total Direct Costs	£14,867	£15,408	£15,568	£15,708	£15,832	£16,226	£19,330	£21,249	£21,614	£19,484	£17,426	£17,807
Gross Margin	£8,731	£9,049	£9,143	£9,226	£9,298	£9,530	£10,873	£11,952	£12,158	£10,491	£9,383	£9,588
Gross Margin %	37%	37%	37%	37%	37%	37%	36%	36%	36%	35%	35%	35%
Operating Expenses												
Salaries and Wages	£4,500	£4,500	£4,500	£5,700	£5,700	£5,700	£5,700	£5,700	£6,900	£6,900	£6,900	£6,900
Employee Related Expenses	£900	£900	£900	£900	£900	£900	£900	£900	£900	£900	£900	£900
Cost of Product Prototyping, Samples x 5, Design-Product Development	£29,500											
Cost of Facilities Tech. Workshop-Backoffice	£550	£550	£550	£550	£550	£550	£550	£550	£550	£550	£550	£550
Cost of Shop-Office Consumables	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250
Cost of Facilities Virtual Office-Reception Sales Front by SBN Ltd	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100
Supply Run of 300 Units: UMDAC XR010 Split-Unit	£45,000											

Analytical & Rendering Software Licenses (CAD, CAE, CAM, CFD)	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750
Marketing Expenses and Miscellaneous Costs	£236	£245	£247	£249	£251	£258	£302	£332	£338	£299	£268	£274
Total Operating Expenses	£81,786	£7,295	£7,297	£8,499	£8,501	£8,508	£8,552	£8,582	£9,788	£9,749	£9,718	£9,724
Operating Income	(£73,055)	£1,755	£1,846	£726	£797	£1,022	£2,321	£3,370	£2,371	£741	(£335)	(£135)
Interest Incurred												
Depreciation and Amortization	£494	£493	£494	£494	£494	£493	£494	£494	£494	£493	£494	£494
Gain or Loss from Sale of Assets												
Income Taxes	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Total Expenses	£97,146	£23,197	£23,359	£24,701	£24,827	£25,228	£28,375	£30,324	£31,896	£29,727	£27,639	£28,024
Net Profit	(£73,548)	£1,261	£1,352	£232	£303	£529	£1,827	£2,876	£1,877	£248	(£829)	(£629)
Net Profit / Sales	(312%)	5%	5%	1%	1%	2%	6%	9%	6%	1%	(3%)	(2%)

2024	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Total Revenue	£30,441	£35,452	£39,118	£39,890	£40,441	£41,332	£45,550	£67,628	£67,128	£55,170	£43,882	£45,196
Total Direct Costs	£19,786	£23,753	£26,210	£26,726	£27,500	£28,932	£32,796	£48,692	£48,332	£39,722	£31,596	£32,541
Gross Margin	£10,654	£11,699	£12,909	£13,164	£12,941	£12,399	£12,754	£18,936	£18,796	£15,448	£12,287	£12,655
Gross Margin %	35%	33%	33%	33%	32%	30%	28%	28%	28%	28%	28%	28%
Operating Expenses												
Salaries and Wages	£7,275	£7,275	£9,025	£9,025	£9,025	£9,025	£9,025	£9,025	£9,025	£9,025	£9,025	£9,025
Employee Related Expenses	£975	£975	£1,325	£1,325	£1,325	£1,325	£1,325	£1,325	£1,325	£1,325	£1,325	£1,325
Cost of Product Prototyping, Samples x 5, Design-Product Development												
Cost of Facilities Tech. Workshop-Backoffice	£550	£550	£550	£550	£550	£550	£550	£550	£550	£550	£550	£550
Cost of Shop-Office Consumables	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250
Cost of Facilities Virtual Office- Reception Sales Front by SBN Ltd	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100
Supply Run of 300 Units: UMMDAC XR010 Split-Unit												
Analytical & Rendering Software Licenses (CAD, CAE, CAM, CFD)	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750	£750
Marketing Expenses and Miscellaneous Costs	£305	£354	£392	£398	£405	£413	£456	£676	£671	£552	£439	£452

Total Operating Expenses	£10,205	£10,254	£12,392	£12,398	£12,405	£12,413	£12,456	£12,676	£12,671	£12,552	£12,439	£12,452
Operating Income	£450	£1,444	£518	£765	£537	(£14)	£298	£6,260	£6,124	£2,896	(£151)	£202
Interest Incurred												
Depreciation and Amortization	£493	£494	£494	£494	£493	£494	£494	£494	£493	£494	£494	£494
Gain or Loss from Sale of Assets												
Income Taxes	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Total Expenses	£30,485	£34,501	£39,094	£39,619	£40,398	£41,839	£45,745	£61,862	£61,498	£52,767	£44,528	£45,487
Net Profit	(£44)	£951	£24	£271	£43	(£507)	(£196)	£5,766	£5,631	£2,402	(£645)	(£291)
Net Profit / Sales	0%	3%	0%	1%	0%	(1%)	0%	9%	8%	4%	(1%)	(1%)

	2023	2024	2025
Total Revenue	£329,942	£551,228	£716,086
Total Direct Costs	£210,519	£386,586	£443,973
Gross Margin	£119,423	£164,642	£272,113
Gross Margin %	36%	30%	38%
Operating Expenses			
Salaries and Wages	£69,600	£104,800	£87,825
Employee Related Expenses	£10,800	£15,200	£17,565
Cost of Product Prototyping, Samples x 5, Design-Product Development	£29,500		
Cost of Facilities Tech. Workshop-Backoffice	£6,600	£6,600	£6,600
Cost of Shop-Office Consumables	£3,000	£3,000	£3,000
Cost of Facilities Virtual Office-Reception Sales Front by SBN Ltd	£1,200	£1,200	£1,200
Supply Run of 300 Units: UMMDAC XR010 Split-Unit	£45,000		
Analytical & Rendering Software Licenses (CAD, CAE, CAM, CFD)	£9,000	£9,000	£9,000
Marketing Expenses and Miscellaneous Costs	£3,299	£5,513	£7,161
Total Operating Expenses	£177,999	£145,313	£132,351
Operating Income	(£58,576)	£19,329	£139,762
Interest Incurred			
Depreciation and Amortization	£5,925	£5,925	£5,716
Gain or Loss from Sale of Assets			£457,292
Income Taxes	£0	£0	£108,048
Total Expenses	£394,443	£537,823	£232,797
Net Profit	(£64,501)	£13,405	£483,289
Net Profit / Sales	(20%)	2%	67%

Balance Sheet (With Monthly Detail)

2023	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23	Aug '23	Sept '23	Oct '23	Nov '23	Dec '23
Cash	£126,959	£134,603	£142,451	£117,376	£118,302	£119,495	£122,556	£127,420	£131,504	£132,556	£131,113	£129,515
Accounts Receivable	£2,242	£2,324	£2,348	£2,369	£2,387	£2,447	£2,869	£3,154	£3,208	£2,848	£2,547	£2,602
Inventory												
Other Current Assets												
Total Current Assets	£129,201	£136,926	£144,799	£119,744	£120,689	£121,942	£125,425	£130,574	£134,712	£135,404	£133,660	£132,118
Long-Term Assets	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600
Accumulated Depreciation	(£494)	(£987)	(£1,481)	(£1,975)	(£2,469)	(£2,962)	(£3,456)	(£3,950)	(£4,444)	(£4,937)	(£5,431)	(£5,925)
Total Long-Term Assets	£79,106	£78,613	£78,119	£77,625	£77,131	£76,638	£76,144	£75,650	£75,156	£74,663	£74,169	£73,675
Total Assets	£208,307	£215,539	£222,917	£197,369	£197,821	£198,579	£201,569	£206,225	£209,869	£210,066	£207,829	£205,793
Accounts Payable	£31,856	£37,826	£43,853	£18,072	£18,220	£18,451	£19,613	£21,392	£23,160	£23,109	£21,700	£20,294
Income Taxes Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Sales Taxes Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Short-Term Debt												
Prepaid Revenue												
Total Current Liabilities	£31,856	£37,826	£43,853	£18,072	£18,220	£18,451	£19,613	£21,392	£23,160	£23,109	£21,700	£20,294
Long-Term Debt												
Long-Term Liabilities												

Total Liabilities	£31,856	£37,826	£43,853	£18,072	£18,220	£18,451	£19,613	£21,392	£23,160	£23,109	£21,700	£20,294
Paid-In Capital	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000
Retained Earnings												
Earnings	(£73,548)	(£72,287)	(£70,935)	(£70,703)	(£70,400)	(£69,871)	(£68,044)	(£65,168)	(£63,291)	(£63,043)	(£63,872)	(£64,501)
Total Owner's Equity	£176,452	£177,713	£179,065	£179,297	£179,600	£180,129	£181,956	£184,832	£186,709	£186,957	£186,128	£185,499
Total Liabilities & Equity	£208,307	£215,539	£222,917	£197,369	£197,821	£198,579	£201,569	£206,225	£209,869	£210,066	£207,829	£205,793

2024	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Cash	£129,779	£132,653	£135,408	£138,182	£139,767	£140,156	£891,302	£901,459	£913,319	£919,472	£915,157	£910,399
Accounts Receivable	£2,892	£3,368	£3,716	£3,790	£3,842	£3,926	£4,327	£6,425	£6,377	£5,241	£4,169	£4,294
Inventory												
Other Current Assets												
Total Current Assets	£132,671	£136,021	£139,124	£141,972	£143,609	£144,083	£895,630	£907,884	£919,696	£924,714	£919,326	£914,693
Long-Term Assets	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600	£79,600
Accumulated Depreciation	(£6,418)	(£6,912)	(£7,406)	(£7,900)	(£8,393)	(£8,887)	(£9,381)	(£9,875)	(£10,368)	(£10,862)	(£11,356)	(£11,850)
Total Long-Term Assets	£73,182	£72,688	£72,194	£71,700	£71,207	£70,713	£70,219	£69,725	£69,232	£68,738	£68,244	£67,750
Total Assets	£205,852	£208,709	£211,318	£213,672	£214,815	£214,796	£965,849	£977,609	£988,928	£993,451	£987,570	£982,443
Accounts Payable	£20,397	£22,302	£24,888	£26,971	£28,071	£28,559	£29,807	£35,802	£41,490	£43,611	£38,375	£33,539
Income Taxes Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Sales Taxes Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Short-Term Debt												
Prepaid Revenue												
Total Current Liabilities	£20,397	£22,302	£24,888	£26,971	£28,071	£28,559	£29,807	£35,802	£41,490	£43,611	£38,375	£33,539
Long-Term Debt												
Long-Term Liabilities												
Total Liabilities	£20,397	£22,302	£24,888	£26,971	£28,071	£28,559	£29,807	£35,802	£41,490	£43,611	£38,375	£33,539

UMMACH

Paid-In Capital	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000	£1,000,000
Retained Earnings	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)	(£64,501)
Earnings	(£44)	£907	£931	£1,202	£1,245	£738	£543	£6,308	£11,939	£14,341	£13,696	£13,405
Total Owner's Equity	£185,455	£186,406	£186,430	£186,701	£186,744	£186,237	£936,041	£941,807	£947,438	£949,840	£949,195	£948,904
Total Liabilities & Equity	£205,852	£208,709	£211,318	£213,672	£214,815	£214,796	£965,849	£977,609	£988,928	£993,451	£987,570	£982,443

	2023	2024	2025
Cash	£129,515	£910,399	£3,056,463
Accounts Receivable	£2,602	£4,294	£5,666
Inventory			
Other Current Assets			
Total Current Assets	£132,118	£914,693	£3,062,130
Long-Term Assets	£79,600	£79,600	£29,600
Accumulated Depreciation	(£5,925)	(£11,850)	(£10,274)
Total Long-Term Assets	£73,675	£67,750	£19,326
Total Assets	£205,793	£982,443	£3,081,455
Accounts Payable	£20,294	£33,539	£41,214
Income Taxes Payable	£0	£0	£108,048
Sales Taxes Payable	£0	£0	£0
Short-Term Debt			
Prepaid Revenue			
Total Current Liabilities	£20,294	£33,539	£149,262
Long-Term Debt			
Long-Term Liabilities			
Total Liabilities	£20,294	£33,539	£149,262
Paid-In Capital	£250,000	£1,000,000	£2,500,000
Retained Earnings		(£64,501)	(£51,096)
Earnings	(£64,501)	£13,405	£483,289
Total Owner's Equity	£185,499	£948,904	£2,932,193

Total Liabilities & Equity

£205,793

£982,443

£3,081,455

Cash Flow Statement (With Monthly Detail)

2023	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23	Aug '23	Sept '23	Oct '23	Nov '23	Dec '23
Net Cash Flow from Operations												
Net Profit	(£73,548)	£1,261	£1,352	£232	£303	£529	£1,827	£2,876	£1,877	£248	(£829)	(£629)
Gain or Loss from Sale of Assets												
Depreciation & Amortization	£494	£494	£494	£494	£494	£494	£494	£494	£494	£494	£494	£494
Change in Accounts Receivable	(£2,242)	(£82)	(£24)	(£21)	(£19)	(£59)	(£423)	(£285)	(£54)	£361	£301	(£56)
Change in Inventory												
Change in Accounts Payable	£31,856	£5,970	£6,026	(£25,780)	£148	£230	£1,162	£1,780	£1,768	(£50)	(£1,409)	(£1,406)
Change in Income Tax Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Change in Sales Tax Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Change in Prepaid Revenue												
Net Cash Flow from Operations	(£43,441)	£7,644	£7,848	(£25,075)	£926	£1,193	£3,061	£4,865	£4,083	£1,052	(£1,443)	(£1,598)
Investing & Financing												
Assets Purchased or Sold	(£79,600)											
Net Cash from Investing	(£79,600)											

Investments Received	£250,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Dividends & Distributions												
Change in Short-Term Debt												
Change in Long-Term Debt												
Net Cash from Financing	£250,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Cash at Beginning of Period	£0	£126,959	£134,603	£142,451	£117,376	£118,302	£119,495	£122,556	£127,420	£131,504	£132,556	£131,113
Net Change in Cash	£126,959	£7,644	£7,848	(£25,075)	£926	£1,193	£3,061	£4,865	£4,083	£1,052	(£1,443)	(£1,598)
Cash at End of Period	£126,959	£134,603	£142,451	£117,376	£118,302	£119,495	£122,556	£127,420	£131,504	£132,556	£131,113	£129,515

2024	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Net Cash Flow from Operations												
Net Profit	(£44)	£951	£24	£271	£43	(£507)	(£196)	£5,766	£5,631	£2,402	(£645)	(£291)
Gain or Loss from Sale of Assets												
Depreciation & Amortization	£494	£494	£494	£494	£494	£494	£494	£494	£494	£494	£494	£494
Change in Accounts Receivable	(£289)	(£476)	(£348)	(£73)	(£52)	(£85)	(£401)	(£2,097)	£47	£1,136	£1,072	(£125)
Change in Inventory												
Change in Accounts Payable	£103	£1,906	£2,585	£2,083	£1,100	£488	£1,248	£5,995	£5,688	£2,121	(£5,236)	(£4,836)
Change in Income Tax Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Change in Sales Tax Payable	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Change in Prepaid Revenue												
Net Cash Flow from Operations	£263	£2,874	£2,755	£2,775	£1,585	£389	£1,146	£10,157	£11,860	£6,153	(£4,315)	(£4,758)
Investing & Financing												
Assets Purchased or Sold												
Net Cash from Investing												
Investments Received							£750,000	£0	£0	£0	£0	£0

Dividends &
Distributions

Change in Short-
Term Debt

Change in Long-
Term Debt

**Net Cash from
Financing**

							£750,000	£0	£0	£0	£0	£0
Cash at Beginning of Period	£129,515	£129,779	£132,653	£135,408	£138,182	£139,767	£140,156	£891,302	£901,459	£913,319	£919,472	£915,157
Net Change in Cash	£263	£2,874	£2,755	£2,775	£1,585	£389	£751,146	£10,157	£11,860	£6,153	(£4,315)	(£4,758)
Cash at End of Period	£129,779	£132,653	£135,408	£138,182	£139,767	£140,156	£891,302	£901,459	£913,319	£919,472	£915,157	£910,399

	2023	2024	2025
Net Cash Flow from Operations			
Net Profit	(£64,501)	£13,405	£483,289
Gain or Loss from Sale of Assets			(£457,292)
Depreciation & Amortization	£5,925	£5,925	£5,716
Change in Accounts Receivable	(£2,602)	(£1,691)	(£1,373)
Change in Inventory			
Change in Accounts Payable	£20,294	£13,245	£7,675
Change in Income Tax Payable	£0	£0	£108,048
Change in Sales Tax Payable	£0	£0	£0
Change in Prepaid Revenue			
Net Cash Flow from Operations	(£40,885)	£30,884	£146,064
Investing & Financing			
Assets Purchased or Sold	(£79,600)		£500,000
Net Cash from Investing	(£79,600)		£500,000
Investments Received	£250,000	£750,000	£1,500,000
Dividends & Distributions			
Change in Short-Term Debt			
Change in Long-Term Debt			
Net Cash from Financing	£250,000	£750,000	£1,500,000
Cash at Beginning of Period	£0	£129,515	£910,399
Net Change in Cash	£129,515	£780,884	£2,146,064
Cash at End of Period	£129,515	£910,399	£3,056,463