

# Revenue & Financial Model

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The Numbers Behind the Business

Seven revenue streams, three scenarios, 98% net margin —  
Year 1: \$20K-\$171K · Year 2: \$120K-\$420K

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# The Numbers Behind the Business

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## 1. The Headline Numbers

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This is a near-zero-cost business with 98% margins.

That is not a typo. There are no goods to manufacture, no inventory, no office, no employees, no supply chain. Mamta's expertise moves from her brain to a digital document to a paying teacher — and the margin on that transaction is 98 cents on every dollar.

Metric	Year 1 (Moderate)	Year 2 (Moderate)
Gross revenue	\$83,556	\$260,000
Total costs	\$1,500	\$8,000
Net income	\$82,056	\$252,000
Net margin	<b>98.2%</b>	<b>96.9%</b>
Break-even month	Month 3	—

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### Three planning scenarios for Year 1:

Scenario	Revenue	What it requires
Conservative	\$20,000–\$25,000	3 hours/week, 2 cohorts, no workshops
Moderate	\$75,000–\$90,000	5–8 hours/week, 4 cohorts, 5 workshops
Optimistic	\$150,000–\$170,000	8–10 hours/week, full stack active

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**The single most important financial fact:** Revenue is back-loaded. Months 1–3 generate almost nothing. Months 7–12 generate 65–70% of Year 1 total. Every creator business works this way. Patience through the early months is the only capital required.

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## 2. Cost Structure (spoiler: almost nothing)

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The business runs on five tools. Three of them are free.

### Fixed Monthly Costs

Tool	Cost	Purpose
Ghost CMS hosting	\$0 (already running)	Website, newsletter, downloads
Canva Pro	\$13/month	Branded carousels, social graphics
Zoom Pro	\$13/month	Cohort delivery (needed from Month 4)
Typeform Essentials	\$25/month	Quiz lead magnet (needed from Month 4)
Community platform	\$0–\$99/month	WhatsApp (free) until 20+ members, then Circle or Skool

### Monthly Cost by Phase

Phase	Minimum	Likely
Month 1–3	\$0	\$13
Month 4–6	\$13	\$51
Month 7–12	\$51	\$90

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## One-Time Costs

Item	Cost	Timing
Professional headshot	\$100–\$300	Month 1
Travel (workshops, conferences)	\$700–\$2,000	Throughout Year 1
Book editing + cover design	\$1,800–\$3,800	Year 2 only

## Total Annual Cost

	Year 1	Year 2
Fixed monthly	\$300–\$1,080	\$1,080–\$1,200
Travel + variable	\$700–\$2,000	\$2,000–\$5,000
One-time	\$0–\$300	\$1,800–\$3,800
<b>Total</b>	<b>\$1,000–\$3,380</b>	<b>\$4,880–\$10,000</b>

**What NOT to buy in Year 1:** Paid advertising (no proven conversion metrics yet), expensive course platforms like Kajabi or Teachable (Ghost + Zoom handles everything), video production equipment (YouTube is a Year 2 play), a virtual assistant (revenue doesn't justify it until \$100K+).

## 3. Seven Revenue Streams

The business runs seven parallel revenue streams across three price tiers. No single stream carries the whole business. If any one fails, the others absorb it.

## Tier 1 – Digital Products (\$29–\$97)

Product	Price	Conservative/ yr	Moderate/ yr	Optimistic/ yr
Classroom Self-Audit Toolkit	\$49	36 units	96 units	180 units
Quick Start Protocol Cards	\$49	48 units	144 units	240 units
90-Min Masterclass Recording	\$97	12 units	48 units	96 units
IB PYP Compatibility Guide	\$79	12 units	60 units	120 units
“Hand to Principal” Pack	\$39	24 units	96 units	180 units
Observation Template Bundle	\$79	12 units	72 units	120 units
Classroom Planner	\$29	36 units	180 units	360 units
<b>Stream total</b>		<b>\$8,000</b>	<b>\$22,000</b>	<b>\$38,000</b>

## Tier 2 – Programmes and Workshops

Stream	Conservative	Moderate	Optimistic
Cohort Programme (\$297–\$497, 8–14 participants)	\$4,752	\$19,056	\$31,290
School Workshops (\$1,500–\$2,000/day)	\$3,000	\$9,000	\$16,000
<b>Tier 2 total</b>	<b>\$7,752</b>	<b>\$28,056</b>	<b>\$47,290</b>

**Cohort price progression:** \$297 for cohort 1, \$397 for cohorts 2–3, \$497 for cohort 4+. Raising price as proof accumulates is the standard playbook — and it works.

## Tier 3 – High-Value Consulting and Speaking

Stream	Conservative	Moderate	Optimistic
School assessments (\$2,000 each)	\$0	\$4,000	\$8,000
School partnerships (\$10,000 each)	\$0	\$10,000	\$20,000

Stream	Conservative	Moderate	Optimistic
VIP days (\$6,000)	\$0	\$0	\$6,000
Paid speaking (\$3,000–\$4,000/event)	\$0	\$6,000	\$20,000
<b>Tier 3 total</b>	<b>\$0</b>	<b>\$20,000</b>	<b>\$54,000</b>

## Recurring Revenue

Stream	Conservative	Moderate	Optimistic
Community membership (\$39/month)	\$3,900	\$11,700	\$27,300
Newsletter premium (\$9/month)	\$540	\$1,800	\$4,320
<b>Recurring total</b>	<b>\$4,440</b>	<b>\$13,500</b>	<b>\$31,620</b>

## App Ecosystem (New — from Month 4)

The App Development Strategy (D5) introduces three gated digital products that amplify all other revenue streams. These are additive — they create new revenue while driving pipeline to existing streams.

Stream	Conservative	Moderate	Optimistic
My Learning Profile (email capture → value ladder)	\$2,000	\$5,000	\$12,000
Teacher app subscriptions (\$49/yr individual)	\$2,000	\$8,000	\$20,000
Teacher app school licenses (\$349/yr)	\$3,000	\$12,000	\$30,000
Workshop/consulting pipeline (app-driven)	\$5,000	\$15,000	\$40,000
<b>App ecosystem total (Year 1)</b>	<b>\$12,000</b>	<b>\$40,000</b>	<b>\$102,000</b>

**Important caveats:** - App revenue is gated — each phase only proceeds if the previous phase hits its success metrics - Conservative scenario assumes only the quiz launches (no teacher app built) - Moderate assumes quiz + teacher app launch; parent app deferred to Year 2 - Optimistic assumes all three apps launch and hit targets - App infrastructure cost: \$1,800–4,500/year (included in revised cost structure below) - Developer time (~280 hours over 14 weeks) is opportunity cost, not cash outlay

## Revised Cost Structure (with App Development)

Phase	Without Apps	With Apps
Month 1–3	\$0–\$13/mo	\$0–\$13/mo (no app work)
Month 4–6	\$13–\$51/mo	\$63–\$101/mo (+\$50/mo app infrastructure)
Month 7–12	\$51–\$90/mo	\$91–\$140/mo (+\$40/mo app infrastructure)
<b>Year 1 total</b>	<b>\$1,000–\$3,380</b>	<b>\$2,800–\$7,880</b>

## 4. Year 1 Projections (3 Scenarios)

### Total by Stream

Stream	Conservative	Moderate	Optimistic
Digital products	\$8,000	\$22,000	\$38,000
Cohort programme	\$4,752	\$19,056	\$31,290
School workshops	\$3,000	\$9,000	\$16,000
Consulting	\$0	\$14,000	\$34,000
Speaking	\$0	\$6,000	\$20,000
Community membership	\$3,900	\$11,700	\$27,300
Newsletter premium	\$540	\$1,800	\$4,320
<b>Total</b>	<b>\$20,192</b>	<b>\$83,556</b>	<b>\$170,910</b>

### Total by Quarter

Quarter	Conservative	Moderate	Optimistic
Q1 (Month 1–3)	\$500	\$2,000	\$4,000

Quarter	Conservative	Moderate	Optimistic
Q2 (Month 4–6)	\$4,000	\$15,000	\$30,000
Q3 (Month 7–9)	\$7,000	\$30,000	\$60,000
Q4 (Month 10–12)	\$8,692	\$36,556	\$76,910
<b>Total</b>	<b>\$20,192</b>	<b>\$83,556</b>	<b>\$170,910</b>

Q1 is 2–3% of the year. Q4 is 40–45%. That asymmetry is not a bug — it is how every creator business works. The foundation months produce audience, not revenue. The compound months produce both.

## Effective Hourly Rate

Scenario	Revenue	Hours/year (est.)	Effective rate
Conservative	\$20,192	300 hrs (5 hrs/wk)	\$67/hr
Moderate	\$83,556	450 hrs (8 hrs/wk)	\$186/hr
Optimistic	\$170,910	550 hrs (10 hrs/wk)	\$311/hr

For context: the average US teacher earns \$31/hr. The average education consultant bills \$150–\$300/hr. In the moderate scenario, Mamta’s effective rate falls squarely in the consulting range — and this rate includes every hour of content creation, LinkedIn posting, and newsletter writing that an hourly consultant would never charge for.

## 5. Year 2 Projections

Year 2 unlocks one transformational new stream: Train-the-Trainer. A single TTT cohort of 10 participants at \$6,000 each generates \$60,000 — more than the entire conservative Year 1.

## New Year 2 Streams

Stream	Conservative	Moderate	Optimistic
Train-the-Trainer (TTT)	\$30,000	\$60,000	\$96,000
International speaking tours	\$5,000	\$30,000	\$60,000
School subscription bundles (\$2,000/school/yr)	\$5,000	\$20,000	\$40,000
Book sales	\$2,000	\$5,000	\$10,000

## Year 2 Total

Stream	Conservative	Moderate	Optimistic
Train-the-Trainer	\$30,000	\$60,000	\$96,000
Cohort programmes (6/year)	\$18,000	\$35,000	\$50,000
Community (120 members)	\$25,000	\$45,000	\$56,000
Workshops + consulting	\$15,000	\$30,000	\$50,000
Speaking + tours	\$5,000	\$30,000	\$60,000
Digital products	\$15,000	\$25,000	\$40,000
School subscriptions	\$5,000	\$20,000	\$40,000
Newsletter premium	\$5,000	\$10,000	\$18,000
Book sales	\$2,000	\$5,000	\$10,000
<b>Total</b>	<b>\$120,000</b>	<b>\$260,000</b>	<b>\$420,000</b>

Year 2 is 3x the moderate Year 1 — driven primarily by TTT multiplying impact through other educators, and recurring streams (community, subscriptions, school bundles) scaling on the audience built in Year 1.

## 6. Monthly Revenue Trajectory

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The numbers below represent the moderate scenario. Conservative scenario runs 40–50% of these figures; optimistic runs 200%.

Month	Revenue	Cumulative	What happens
1	\$0	\$0	Foundation work. No revenue expected or needed.
2	\$0	\$0	Content publishing begins. Audience seeds.
3	\$500	\$500	First digital product sales from early audience.
4	\$1,500	\$2,000	First workshop + rising product sales.
5	\$4,000	\$6,000	First cohort (8 participants) + community launches.
6	\$6,000	\$12,000	Workshop completes + community membership builds.
7	\$8,000	\$20,000	Second cohort + first consulting assessment.
8	\$10,000	\$30,000	School partnership + growing community.
9	\$12,000	\$42,000	Third cohort + speaking begins.
10	\$13,000	\$55,000	School partnership + newsletter premium launches.
11	\$14,000	\$69,000	All streams active and compounding.
12	\$14,556	\$83,556	Year 1 close.

Month 7 is the inflection point. By then: the practitioner guide is established authority, two successful cohorts have produced testimonials, community has 30+ active members, and product sales have a proven conversion rate. The business shifts from early traction to momentum.

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## 7. What If Things Go Wrong (Sensitivity Analysis)

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### If the cohort doesn't fill

Participants	Revenue per cohort	Annual impact (4 cohorts)
15 (full)	\$5,955	\$23,820
8 (half)	\$3,176	\$12,704
5 (minimum)	\$1,985	\$7,940

Even at 5 participants, a cohort is worth running. The financial loss relative to a full cohort is \$4,000. The testimonials, community relationships, and iteration data are worth more than that. Minimum viable cohort is 5 — run it regardless.

### If no school workshops materialize in Year 1

Without workshops	Revenue impact
Workshop revenue removed	-\$9,000
Adjusted Year 1 total	\$74,556
Net impact	-11%

Not existential. Offset with one additional cohort or modestly higher product volume.

### If digital products sell poorly

Without digital products	Revenue impact
Digital revenue removed	-\$22,000
Adjusted Year 1 total	\$61,556
Net impact	-26%

This is the highest-risk failure mode. Digital product sales depend on audience scale. If the LinkedIn audience doesn't grow past 2,000 followers by Month 6, product volume will disappoint. Mitigation: treat LinkedIn content as the primary job, not an afterthought.

### **If Mamta only has 3 hours/week (not the recommended 5–8)**

At 3 hours/week: two LinkedIn posts instead of four, monthly newsletter instead of biweekly, no blog essays, no podcast appearances.

**Estimated revenue:** \$10,000–\$15,000 (below conservative scenario).

The business survives but does not feel worth the effort until Month 10+. The minimum effective investment is 5 focused hours per week. Below that, momentum stalls.

### **Revenue diversification check**

No single stream exceeds 30% of total revenue in the moderate Year 1 scenario. The failure of any one stream does not threaten the business.

Stream	Share of Year 1 moderate
Digital products	26%
Cohort programme	23%
Consulting	17%
Community	14%
Workshops	11%
Speaking	7%
Newsletter premium	2%

## **8. The 1,000 True Fans Path**

Kevin Kelly's framework: you don't need a million followers. You need 1,000 people who buy from you every year. In education, the math looks like this:

Year	True Fans	Average annual spend	Revenue
Year 1	150	\$200	\$30,000
Year 2	500	\$350	\$175,000
Year 3	1,000	\$300	\$300,000

**What counts as a True Fan:** buys at least one paid product per year, opens most newsletter editions, recommends Mamta to at least one colleague. Average annual spend of \$200–\$400 reflects a cohort (\$397) plus one digital product (\$49) plus a few months of community ( $\$39 \times 3 = \$117$ ).

#### How Mamta gets to 150 True Fans in Year 1:

Source	Count
Cohort programme participants	30
Community members	50
Digital product repeat buyers	40
Workshop attendees who buy follow-on products	30
<b>Total</b>	<b>150</b>

This is not a stretch. Two cohorts at 15 participants each produces 30. A community of 50 active members at \$39/month is modest. Forty repeat buyers across 700+ units of digital product volume is a 6% repeat rate.

**The compounding mechanism:** True Fans refer colleagues. An education practitioner who gets results from Learning Conditions becomes an unpaid ambassador in their school, their PLN, their conference presentations. Referral is the primary acquisition channel in education — and it is free.

## 9. What This Model Does NOT Claim

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1. **It does not guarantee any revenue figure.** Revenue depends on execution quality, consistency of content, and audience response — all of which vary.
2. **It does not account for taxes.** Depending on jurisdiction, self-employment income carries 15–30% tax liability. Consult an accountant before planning personal income draws.
3. **It does not include opportunity cost.** These projections do not compare against what Mamta might earn in a salaried position. That comparison is a personal decision, not a financial model assumption.
4. **It assumes consistent effort.** The moderate scenario requires 5–8 hours/week, 50 weeks/year. Inconsistent execution produces inconsistent results. The model does not smooth over gaps.
5. **Year 2 projections are more speculative than Year 1.** They assume Year 1 execution was at least moderate — that the audience was built, the cohort was proven, and the community is active. If Year 1 falls short, Year 2 projections need to be revised downward.
6. **Geographic pricing variability is not fully modeled.** India-based schools pay 40–60% of international prices for equivalent offerings. If the audience skews heavily toward India-domestic schools (rather than international schools), revenue will trend toward the conservative scenario even with strong volume.

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Revenue projections are estimates based on published creator economy market data, comparable education creator trajectories, and the monetization architecture developed across Epic 17. They are not guaranteed outcomes. The business case rests on consistent execution, not optimistic assumptions.