



Capital Readiness Sprint Done With You

Assessment, scorecard, stack map and gap plan

Client: Zoom AI

Prepared by Zoom Industries | October 26, 2026 | Version 1.0

SAMPLE EXAMPLE

Prepared for Zoom AI as a worked example. Figures marked sample are illustrative only. Not a real offering and not financial statements.



Executive summary (sample)

SAMPLE EXAMPLE: Illustrative figures only. Not a real offering and not financial statements.

Zoom AI is a live, selling product: a personal AI operations agent owned by Zoom Industries, at zoom-ai.pages.dev, with a free guest tier capped at 40 messages a day and a member tier at \$14.99 a month CAD plus tax. In this sample the business is preparing a \$500,000 growth capital raise (sample figure) to fund product development, sales capacity and support capacity.

Sprint verdict, sample: Zoom AI scores 15 out of 25 and sits in the Ready With Fixes band. The product, pricing and ownership story are strong. Three gaps hold the file back: the full financial model is not yet built and approved, accountant prepared statements are not yet attached, and three data room folders are incomplete. All three are closable inside a 2 to 3 week sprint, and none of them needs Zoom Industries to touch a regulated document.

Recommended stack, sample, in order: grants and non dilutive programs first, then a portal crowdfunding campaign under NI 45-110 as the lead equity channel, with BDC or lender debt sized after the model is built. The EMD private placement route stays open as the follow on channel once the cap table is confirmed by counsel. The full assessment follows, in the standard 12 section structure, condensed for this sample.

Price for this tier, **PROPOSED**

\$297 Funding Stack Assessment, credited in full toward the sprint if taken within 60 days. Sprint at a fixed written quote of \$1,500 to \$2,500 by complexity, 50 percent to begin. Fees are flat and payable whether or not capital is raised. Sav decides final pricing.



Funding Stack Assessment: Zoom AI (sample, 12 sections)

SAMPLE EXAMPLE: Illustrative figures only. Not a real offering and not financial statements.

1. Mandate and scope

Assess the realistic capital channels for a sample \$500,000 growth raise, in what order, and what each channel will ask for. Reviewed in this sample: product and pricing pages, ownership summary, existing product documents. Out of scope: legal advice, tax advice, and any contact with investors or funders. This assessment is preparation and planning only, with no guarantee of funding.

2. Business snapshot

Personal AI operations agent. Per user memory that persists across conversations, a private encrypted vault and connections, memory import, and the Grow with Zoom offers inside the product. Owned by Zoom Industries Ltd, Chilliwack, BC. Owners: Sav Singh and Alicia Singh. Stage: live and selling, free guest tier and paid member tier both operating.

3. The ask, tested

Sample ask: \$500,000. Sample use of proceeds: product development \$190,000, sales and marketing \$140,000, support and operations capacity \$80,000, working capital buffer \$50,000, legal, accounting and channel costs \$40,000. Sample minimum viable raise: \$250,000, which funds product development and a reduced sales plan. Sample maximum the business should take at this stage: \$750,000, above which the plan, not the money, becomes the constraint.

4.1 Grants and non dilutive programs: Fit With Fixes

Innovation and digital adoption programs fit the product development spend in principle. Sample gaps: project plan, line by line budget with quotes, and matching funds position to be documented. Deadlines drive the sequence, so this channel is screened first.

4.2 Bank and BDC debt: Fit With Fixes

A lender will ask for accountant prepared statements for the latest year end, current year to date statements, a business plan, and cash flow projections. Sample position: projections and statements package not yet complete, so a realistic debt size cannot be stated until the model exists. Any figure before that point would be a guess, and this report does not guess.

4.3 Private credit and alternative lenders: Not A Fit at this stage

Cost and security expectations sit badly with an early stage software business with limited hard assets. Revisit only if the debt channel is required for matching funds.

4.4 Mortgage secured borrowing: Not applicable

No property is involved in this raise. If a future file involves property, arranging belongs to a licensed mortgage brokerage retained directly by the client, and Zoom Industries provides packaging support only.

4.5 Equity, exempt market: Fit With Fixes

An offering memorandum or accredited investor raise through a registered Exempt Market Dealer is a realistic second channel. Sample gaps: lawyer confirmed cap table, offering document drafted by securities counsel, and the dealer due diligence pack. Zoom Industries prepares support material only. The dealer executes, and the client pays the dealer directly.

4.6 Start up crowdfunding, NI 45-110: Fit

Zoom AI fits the regime on the sample facts: Canadian head office, non reporting issuer, eligible shares, and a sample raise of \$500,000, inside the \$1,500,000 per issuer group 12 month cap. Per purchaser limits are \$2,500, or \$10,000 with suitability advice from a registered dealer. No financial statements are required in Form 45-110F1. Campaign window is 90 days. Recommended as the lead equity channel in this sample.

**4.7 Vendor, customer and strategic money: Fit as stack filler**

Annual member pricing, prepaid team seats and partner distribution through the Zoom portfolio can reduce the external raise size. Sample: modelled as a sensitivity in the financial model, not counted as committed funds.

5. Readiness summary

Scorecard total 15 / 25, band Ready With Fixes. Open now: grants screening and portal preparation. Open after fixes: lender debt and the EMD route. Closed until the model exists: any debt sizing conversation.

6. The gap list

One: financial model, owner Zoom Industries with client, sprint week 1 to 2. Two: accountant prepared statements, owner the client's accountant, requested week 1. Three: data room folders 02, 03 and 08, owner Zoom Industries with client, sprint weeks 2 to 3. Four: corporate registers confirmation, owner the client's lawyer, requested week 1. Five: sourced traction evidence, owner client, sprint week 2.

7. Recommended stack and sequence

Sample sequence: weeks 1 to 3, sprint fixes. Months 1 to 2, grant applications submitted and portal file prepared in parallel. Months 2 to 5, portal campaign window, with the client and portal running the campaign. Month 4 onward, lender conversation with a completed model. Month 6, Capital and Growth Plan review.

8. Professional and partner routes

Securities lawyer: offering document and corporate confirmations. Accountant: statements and filing status. Registered funding portal: campaign execution, investor paperwork and suitability where applicable. Lender or BDC: debt, dealt with directly by the client. Every introduction from Zoom Industries is free, Zoom Industries receives nothing from any partner, and the client retains and pays each professional and partner directly.

9. Cost of preparation

PROPOSED: assessment \$297, credited in full. Sprint fixed quote \$1,500 to \$2,500. If the client proceeds to a Done For You Full Capital Package, PROPOSED \$4,500 to \$7,500 fixed quote. All flat, all payable whether or not capital is raised.

10. What happens after the capital lands

Sample growth sequence for Zoom AI, in order: presence, a ZoomForge built marketing site and onboarding flow. Demand, a Zoom List and More lead engine program. Capacity, VA support plans and additional Zoom AI seats for the team. Then a standing consulting retainer, and a readiness refresh before any second raise.

11. Risks and honest cautions

Sample cautions, stated plainly: subscription revenue is young, so projections rest on assumptions that must be named and tested. Two owners carry the business, so key person cover belongs in the risk register. Any figure in this sample that could not be verified is labelled sample or unverified, and is not smoothed over.

12. Client approval and next step

The client confirms the facts in Sections 2 and 3 are true and complete to their knowledge, then chooses: proceed with the sprint or full package quoted in Section 9, proceed alone with the Template Pack, or pause. Name:

_____ Title: _____ Date: _____



Readiness Scorecard: Zoom AI (sample)

Readiness block	Score	Evidence note
Financial hygiene	3 / 5	Statements organized by year. Sample: bookkeeping current, tax filings to confirm with accountant.
Corporate and governance	4 / 5	Incorporated, two owners (Sav Singh and Alicia Singh). Registers and resolutions to be confirmed current by counsel.
Story and market proof	3 / 5	Live product at zoom-ai.pages.dev with real member pricing. Sample: user counts and growth evidence to be attached with sources.
Numbers and model	2 / 5	Pricing is real (\$14.99 a month CAD plus tax for members). Sample: full model and projections still to be built and approved.
Documents and data room	3 / 5	Product and policy documents exist. Sample: data room folders 00 to 10 partly loaded, see checklist.

Scoring scale

How the scale works: Each block is scored 0 to 5 on evidence supplied, not on promises. 0 to 9 total: Not Ready. 10 to 14: Build First. 15 to 19: Ready With Fixes. 20 to 25: Ready. Zoom AI sample total: 15 / 25, Ready With Fixes. The band decides which channels open now and which open after the gap plan.

Evidence notes, sample

- Financial hygiene, 3 of 5: records organized by year in the sample file. The score rises to 4 when accountant prepared statements are attached.
- Corporate and governance, 4 of 5: ownership is simple and documented. The score reaches 5 when counsel confirms registers and resolutions are current.
- Story and market proof, 3 of 5: the product is live and priced in the open. The score rises when sourced user and revenue evidence is attached to each claim.
- Numbers and model, 2 of 5: pricing is real, the model is not yet built. This is the single highest impact fix in the sprint.
- Documents and data room, 3 of 5: four folders complete in the sample room. The score rises as folders 02, 03 and 08 close.



Funding Stack Map: Zoom AI (sample)

SAMPLE EXAMPLE: Illustrative figures only. Not a real offering and not financial statements.

Rank and channel	Fit (sample)	Typical size (sample planning figures)	Timeline	What they will ask for
1. Grants and non dilutive	Fit With Fixes	\$25,000 to \$150,000	4 to 16 weeks	Project plan, line by line budget with quotes, incorporation, statements or projections, matching funds proof
2. Portal crowdfunding, NI 45-110	Fit	Up to \$1,500,000 per issuer group per 12 months	90 day campaign, plus 4 to 8 weeks preparation	Form 45-110F1 offering document through the portal and counsel, business plan, deck, projections, cap table, campaign content
3. BDC and lender debt	Fit With Fixes	Sized from the model, not before	4 to 10 weeks	Accountant prepared statements, current year to date statements, business plan, cash flow projections, debt schedule, owner net worth
4. EMD private placement	Fit With Fixes	\$250,000 and up, by offering	3 to 6 months	Offering memorandum through counsel, dealer due diligence pack, cap table, financials, risk disclosure
5. Strategic and revenue based	Exploratory	Varies, treated as stack filler	Varies	Traction evidence, revenue history, clear repayment or return mechanics, legal review

Planning figures are sample estimates for sequencing only. They are not commitments from any funder, lender, portal or dealer, and no channel is contacted by Zoom Industries on the client's behalf.



Gap Plan and sprint plan: weeks 1 to 3 (sample)

Week	Work	Owner	Output
Week 1	Intake session. Model build starts. Accountant and lawyer requests issued. Grant screens completed.	Zoom Industries with client	Intake file, model draft, professional request list, fit screens
Week 2	Model completed and assumptions approved in writing. Traction evidence attached. Deck and model review pass delivered.	Client builds, Zoom Industries reviews	Approved model, evidence pack, reviewer notes
Week 3	Data room folders 02, 03 and 08 closed. Stack map finalized. Channel package selected and handoff prepared.	Zoom Industries with client	Loaded data room, final map, handoff cover sheet

What Done With You means

The client keeps the pen. Zoom Industries diagnoses, scores, maps, audits and reviews, and the client builds their own deck and model with Zoom Industries marking up the work. That is the difference from Tier 3, where Zoom Industries builds the full file. The reviewer notes on the next page show the markup style a client receives.



Reviewer notes on the Zoom AI deck and model (sample)

Prepared by the Zoom Industries reviewer. Comments are preparation comments on the client's own documents. Figures referenced are the client's sample figures.

Where	Reviewer note
Deck, slide 3, product	Strong. The product is shown working, not described. Add one screenshot with the memory view open, it proves the core claim in two seconds.
Deck, slide 6, market	The market figure has no source on the slide. Add the source and date in the footer, or the portal reviewer will send it back. Every claim needs a source field.
Deck, slide 7, business model	Correct and clear: free guest tier at 40 messages a day, member tier at \$14.99 a month CAD plus tax. Add the annual seat option as a sample line so the stack filler point in the assessment is visible.
Deck, slide 8, traction	Sample figures are labelled sample, good. Replace them with sourced product numbers before this deck leaves the building, and date every number.
Deck, slide 13, the ask	Keep the ask at the sample \$500,000 and the use of proceeds table. Remove any wording that reads like terms. Terms belong in the offering documents prepared by counsel, never in the deck.
Model, assumptions sheet	Every driver must be named, sourced and dated. Two sample drivers currently have no source. Flagged, not fixed by the reviewer: the client owns the assumptions and approves them in writing.
Model, cash flow	The 13 week cash flow view is missing. Lenders ask for it by name. Add it before any lender conversation.
Model, scenarios	Base case only at present. Add low and high cases with a switch, and a sensitivity view on member growth and churn, the two drivers everything else hangs on.

Sprint close

At the end of the sprint the client holds: this assessment, the scorecard, the stack map, the gap plan with owners and dates, reviewer notes on their deck and model, and a data room tracked on the checklist. The file is then ready to hand to the partner the client chooses, or to upgrade into the Done For You Full Capital Package.