



Using AI to Make Smarter Bets:

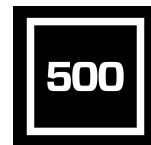
**Forecasting &
Decision-Making for
Bootstrapped Businesses**

Lean Culture - 22 October 2025

Global Team & Partners



Accelerator Clients



Corporate Clients



Government & Non-Profit Clients

غرفة دبي
DUBAI CHAMBER



NORWEGIAN
INNOVATION
CLUSTERS



KEY PARTNERS

Benoem partners die noodzakelijk zijn om je waardepropositie te kunnen leveren.

Bijvoorbeeld: universiteit, gemeente, een partner bedrijf.

TECH PARTNERS
RUNNERS

KERNACTIVITEITEN

Met welke kernactiviteiten kun je je waardepropositie realiseren?

Bijvoorbeeld: sales, ontwikkeling, marketing, distributie

MARKETING
SALES
PARTNERSHIPS

WAARDEPROPOSITIES

Welke waarde lever je aan de klant?

Wat zijn de producten en diensten die je levert?

Welke problemen van je klant los je op?

CITY Logistics
COURIERS
ON-DEMAND DELIVERY
TRANSPORT

INCOME
WORK
BEING ACTIVE

TRANSPORTATION
+ PERSONAL
DRIVER

CONVENIENCE
FLEXIBILITY
SPEED CONTROL
AFFORDABLE
IMPROVED SERVICE

KLANTRELATIES

PERSONAL
TRANSACTION

gedreven,

Community

KLANTSEGMENTEN

Voor wie creëer je waarde?

Wie zijn jouw meest belangrijke klanten?

Bijvoorbeeld: zakelijk (B2B), consument (B2C), startups.

Food
Drinks
Services

Consumers

Suppliers
Retailers
Local Business

KEY RESOURCES

Met welke key resources kun je jouw waardepropositie realiseren?

Bijvoorbeeld: kennis, personeel, patenten, systemen.

CUSTOMERS

ORDER &
PAYMENT
SYSTEM

TECH
PARTNER
PROGRAMMER

WEBSITE
APP
MARKET / PARTNERS
STORES

APP

ELC
Jaglist
prelop
warp
deliver

KOSTENSTRUCTUUR

top 5 kostenposten?

1: personeel, inkoop, vastgoed, overhead.

MARKETING
PRODUCT
DEVELOPMENT

PROGRAMMERS
INFRA-STRUCTURE

ORDER &
PAYMENT
SYSTEM
RUNNERS

INKOMSTENSTROMEN

Benoem je top 3 inkomstenstromen.

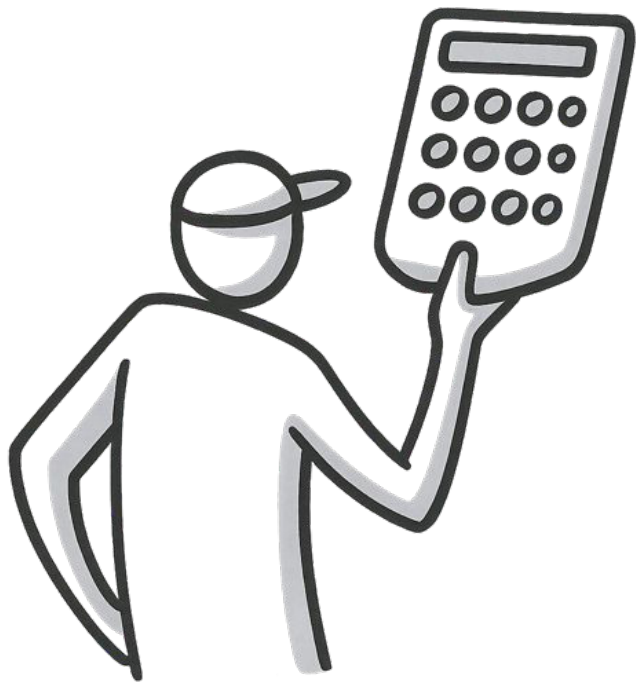
Bied je iets gratis aan, benoem dit dan ook.

Bijvoorbeeld: uurtje-factuur, vast bedrag, abonnementen

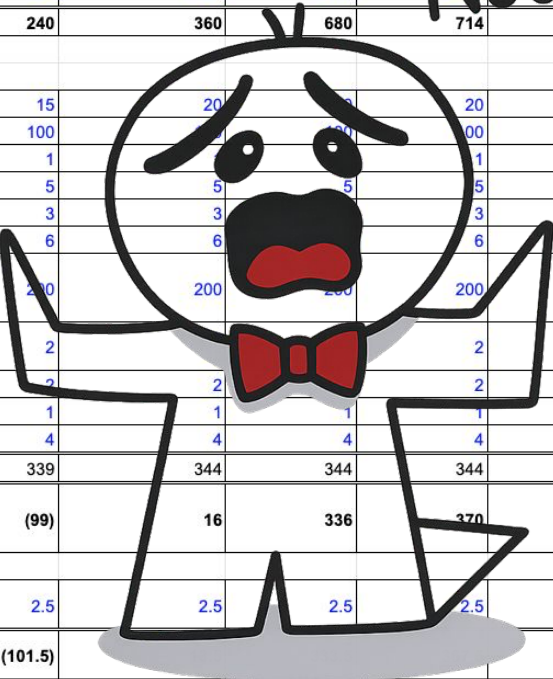
RETURNING

COMMISSION
FROM
RUNNERS

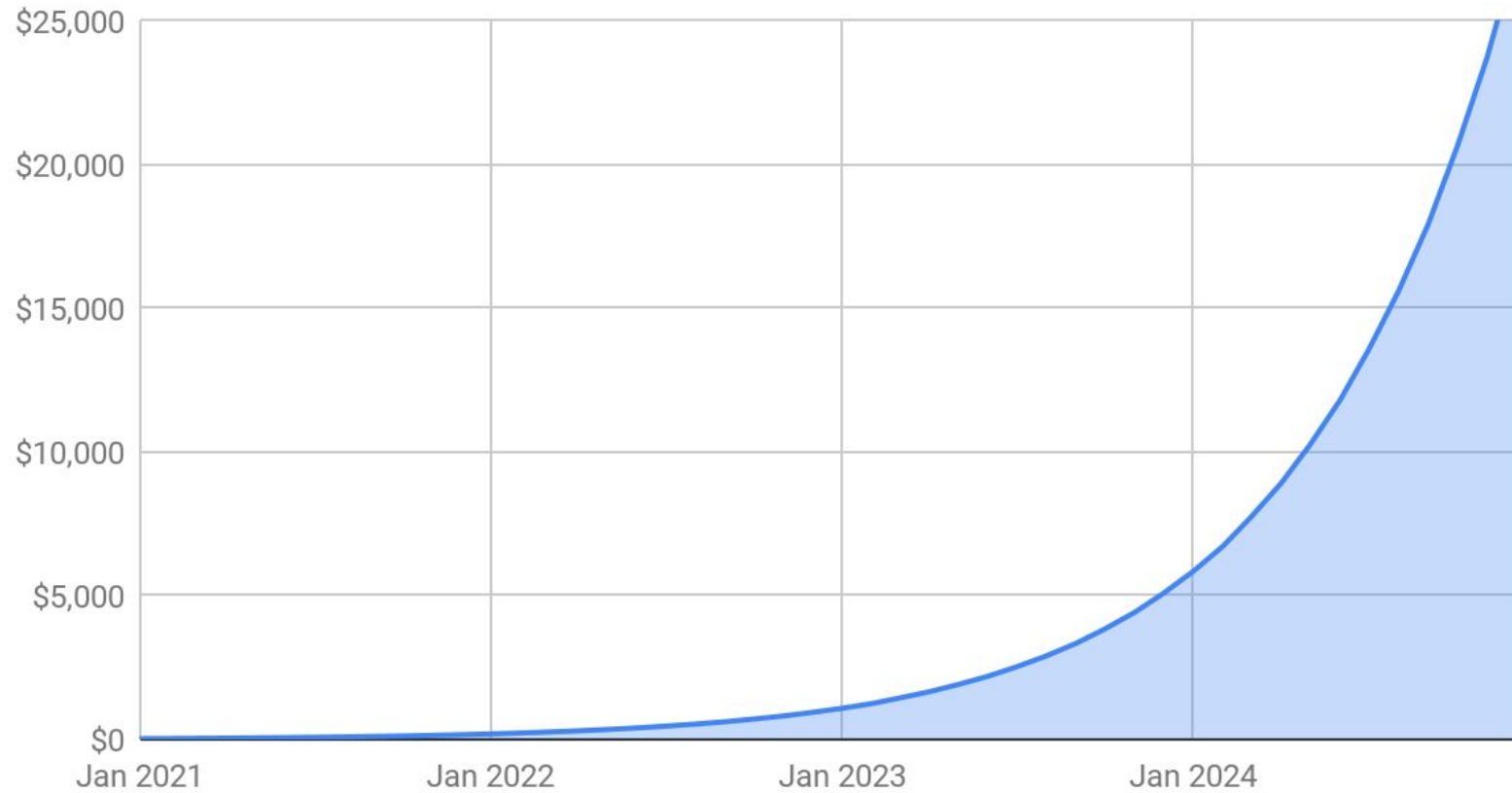
FREE
FROM
USERS



Jx 200														
	A	B	C	D	E	F	G	H	I	J	K	L	M	
1		Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024
2	Revenue	500	550	500	750	1,000	1,050	1,000	1,500	2,000	2,010	2,000	3,000	
3	Returns, Refunds, Discounts	(10)	(11)	(10)	(15)	(20)	(21)	(20)	(30)	(40)	(40)	(40)	(60)	
4	Total Net Revenue	490	539	490	735	980	1,029	980	1,470	1,960	1,970	1,960	2,940	
5														
6	Cost of Goods Sold	250	275	250	375	300	300	300	450	400	402	400	600	
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8														
9	Expenses													
10	Advertising	15	15	15	20	20	20	20	25	25	25	25	30	
11	Depreciation	100	100	100	100	100	100	100	100	100	100	100	100	
12	Insurance	1	1	1	1	1	1	1	1	1	1	1	1	
13	Maintenance	5	5	5	5	5	5	5	5	5	5	5	5	
14	Office Supplies	3	3	3	3	3	3	3	3	3	3	3	3	
15	Rent	6	6	6	6	6	6	6	6	6	6	6	6	
16	Salaries, Benefits, & Wages	200	200	200	200	200	200	200	200	200	200	200	200	
17	Telecommunication	2	2	2	2	2	2	2	2	2	2	2	2	
18	Travel	2	2	2	2	2	2	2	2	2	2	2	2	
19	Utilities	1	1	1	1	1	1	1	1	1	1	1	1	
20	Other Expenses	4	4	4	4	4	4	4	4	4	4	4	4	
21	Total Expenses	339	339	339	344	344	344	344	349	349	349	349	354	
22	Earnings Before Interest & Taxes	(99)	(75)	(99)	16	336	370	336	671	1,211	1,219	1,211	1,986	
23														
24	Interest Expense	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	
25	Earnings Before Taxes	(101.5)	(77.5)	(101.5)				333.5	668.5	1,208.5	1,216.3	1,208.5	1,983.5	
26														
27	Income Taxes	10												
28	Net Earnings	(112)	(78)	(102)	14	334	368	334	669	1,209	1,216	1,209	1,984	



Total Profit / Loss per Month



Requirements for a Good Business Case

- **Model**
- **Estimates**
- **Skills**

Requirements for a Good Business Case

- **Model** ← We don't know what we know
- **Estimates** ← We don't know what we don't know
- **Skills** ← We know we hate Excel

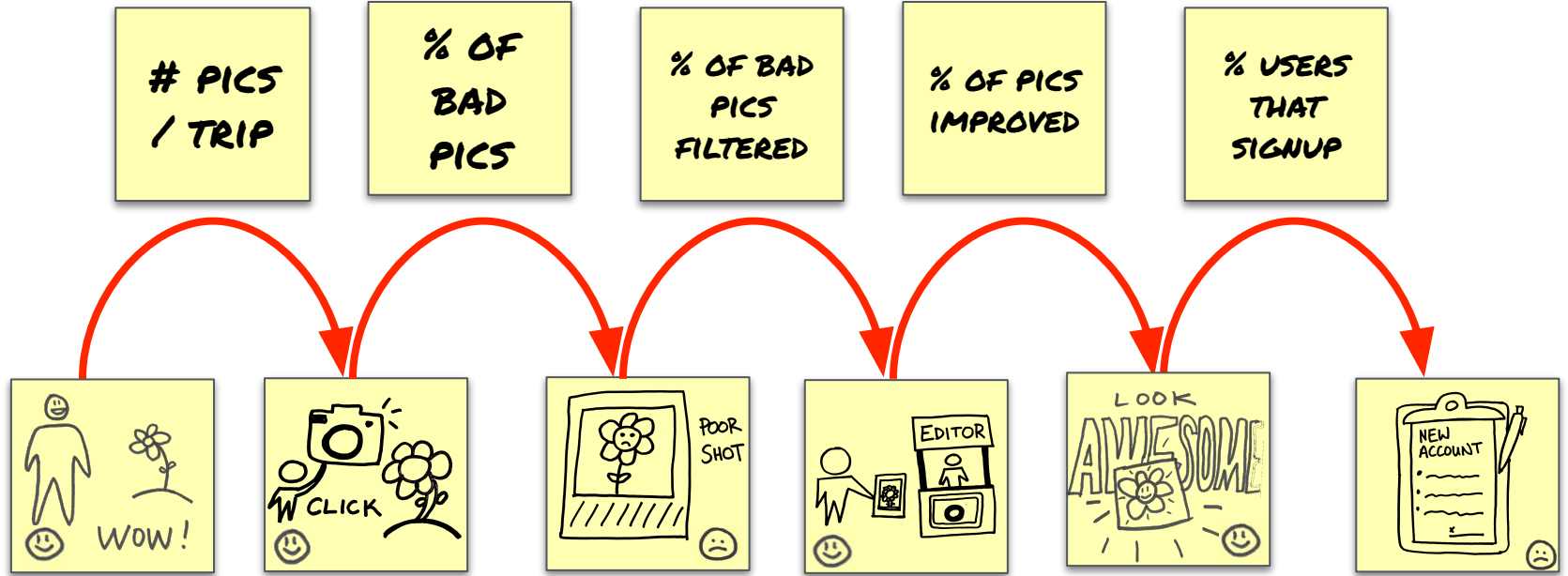
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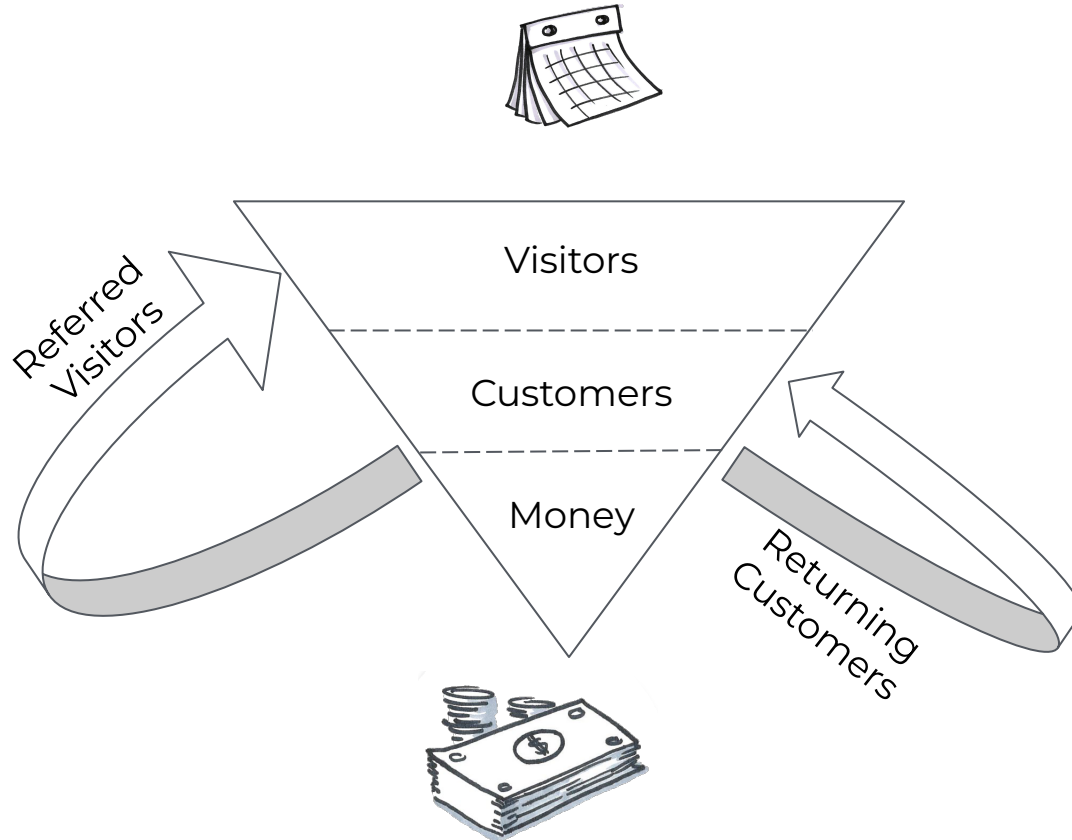
User Journey Map



Metrics



Visual Model



Requirements for a Good Business Case

- Model
- **Estimates** ← We don't know what we don't know
- Skills

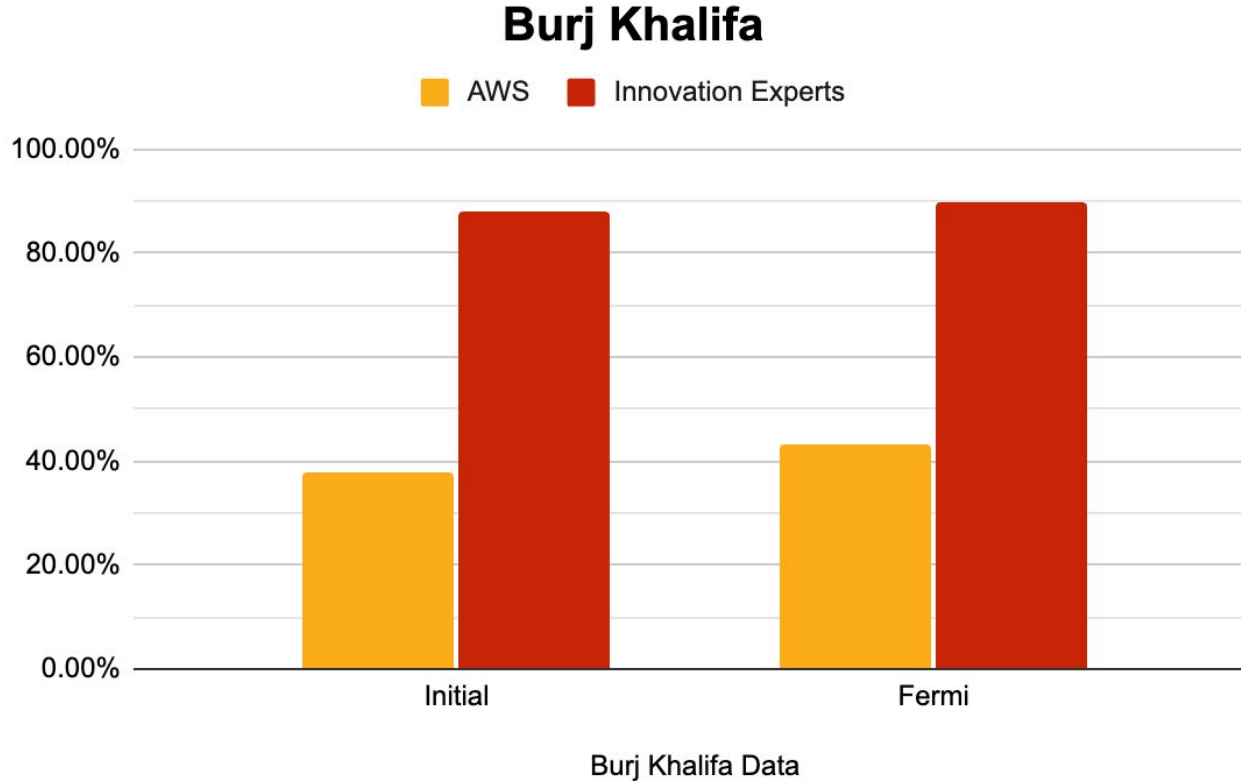
People Suck at Estimates

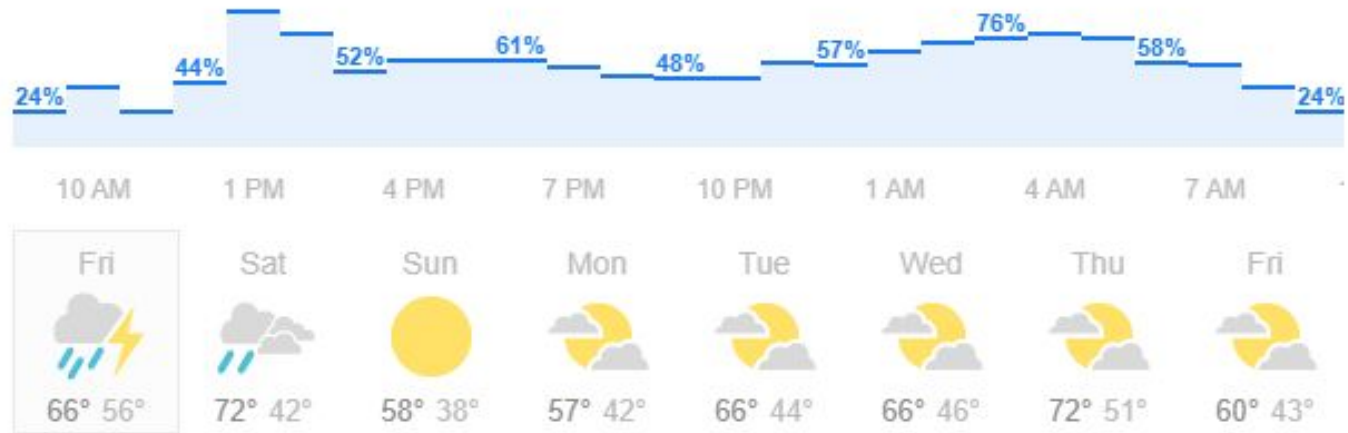


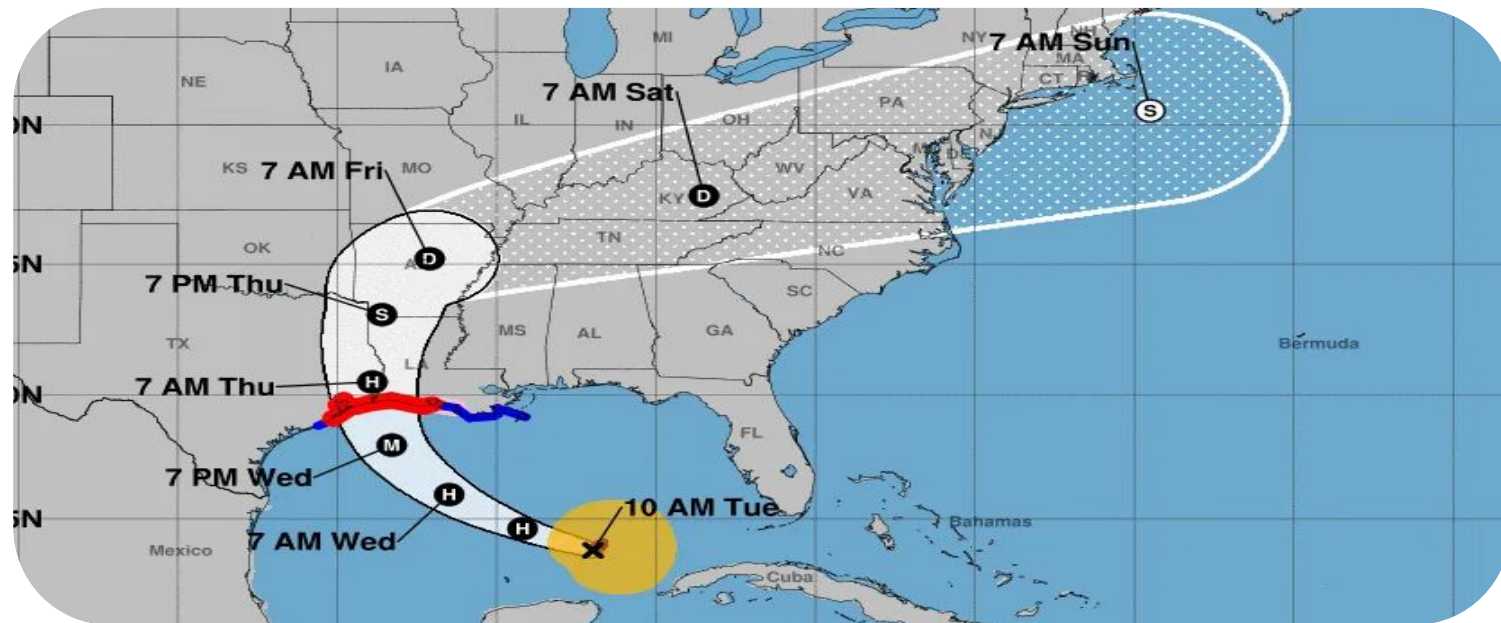
Burj Khalifa



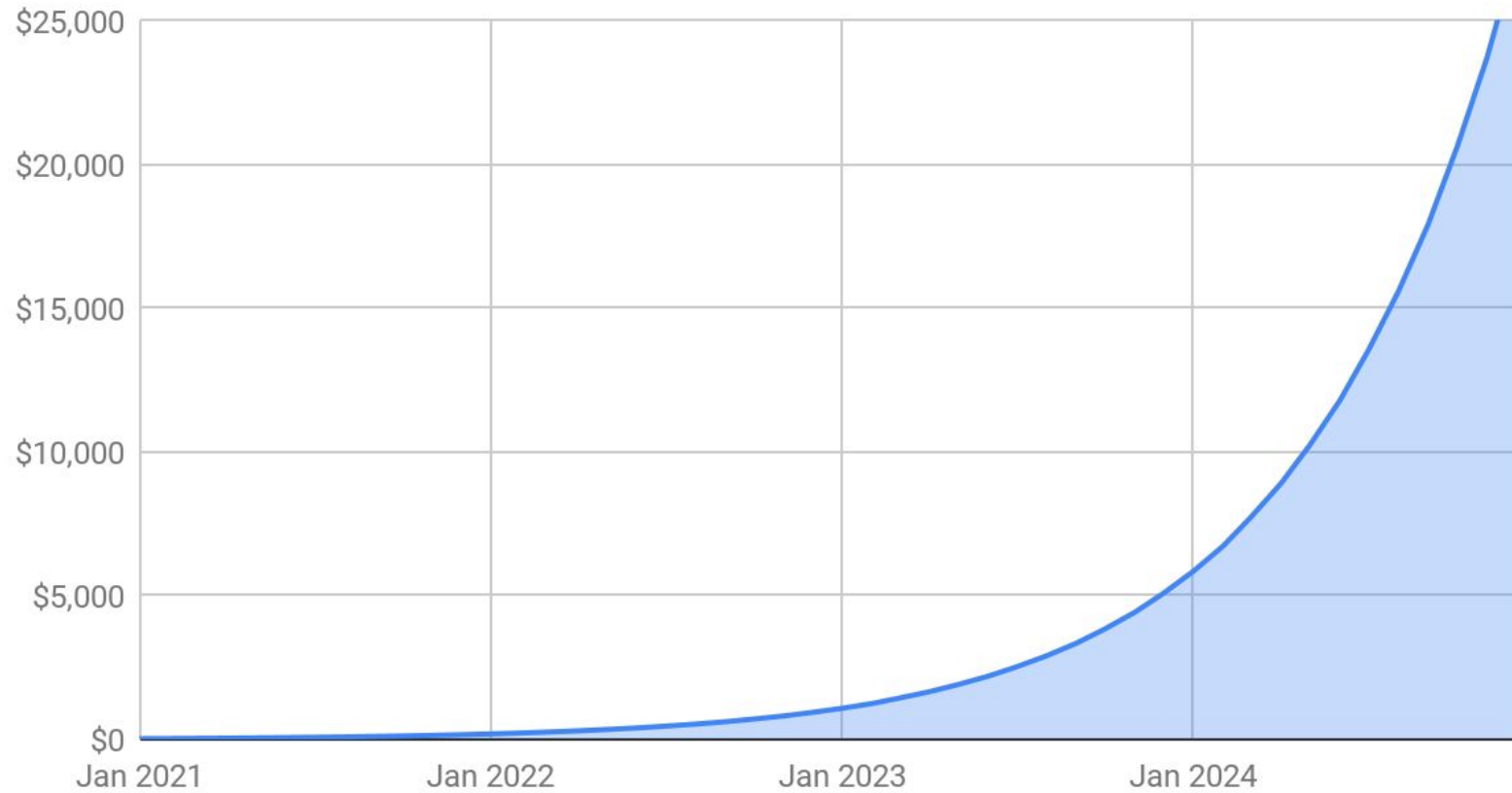
Burj Khalifa Data



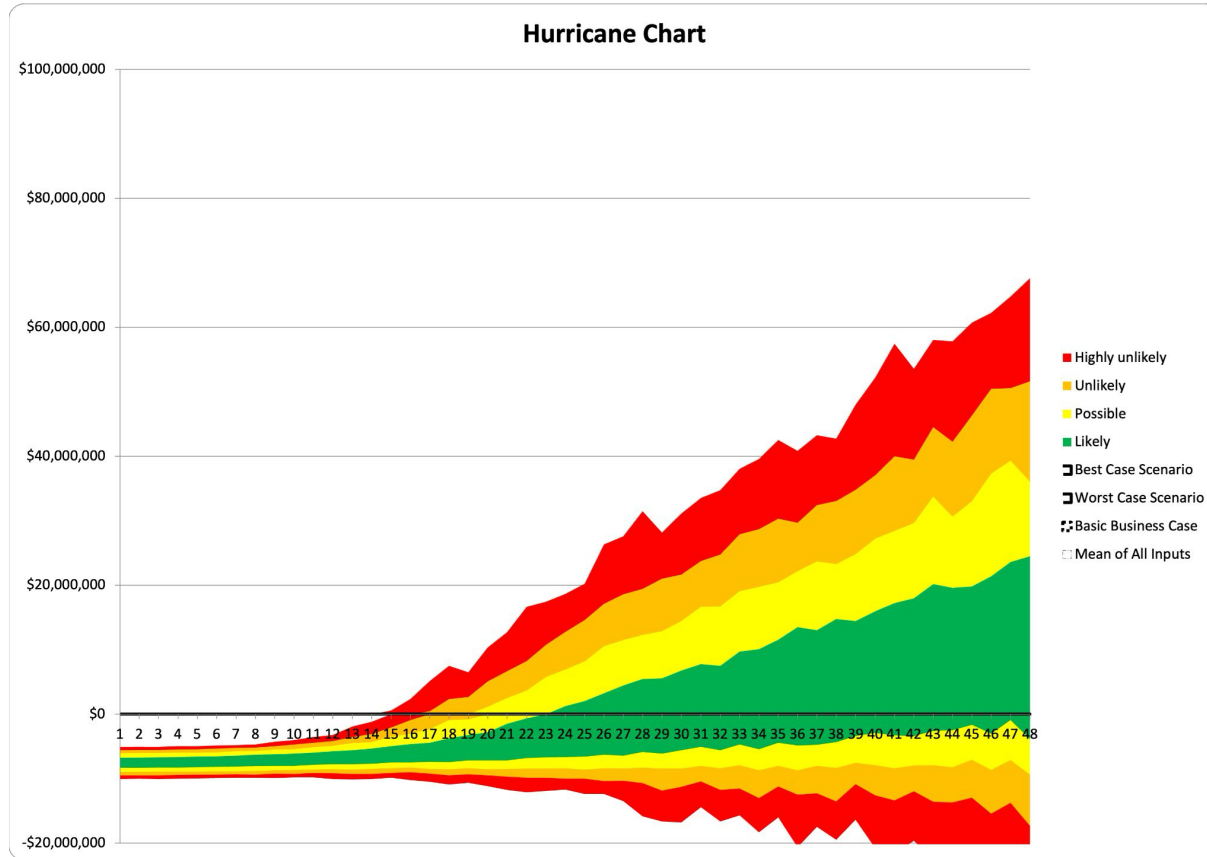


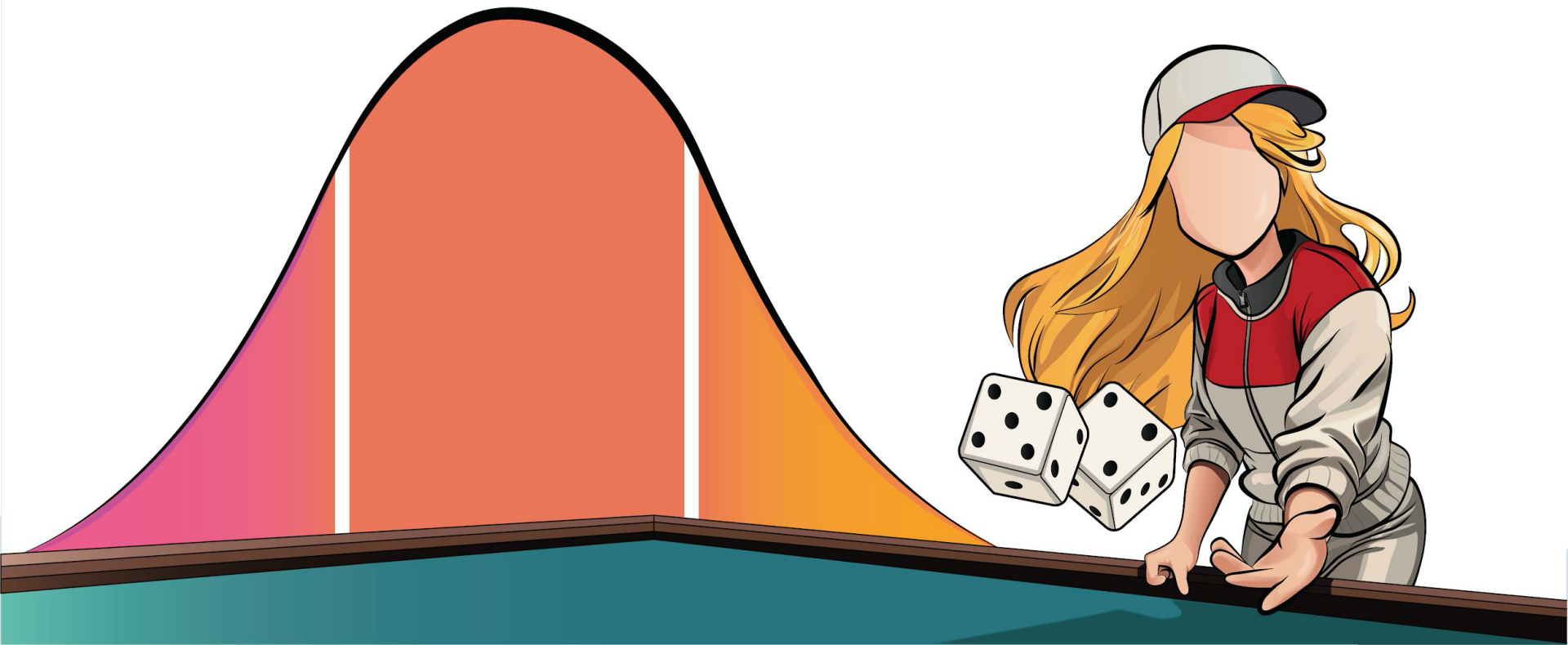


Total Profit / Loss per Month



Monte Carlo Simulation





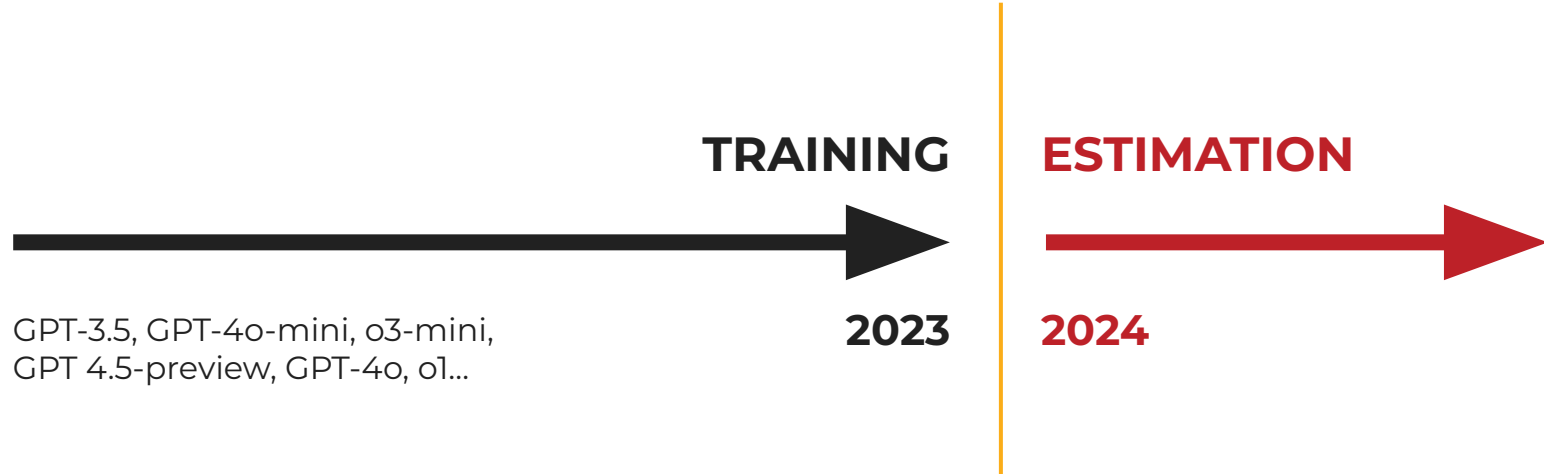
Calibration Training



Is AI any good at estimates?



Experiment Design



Example Questions

Business

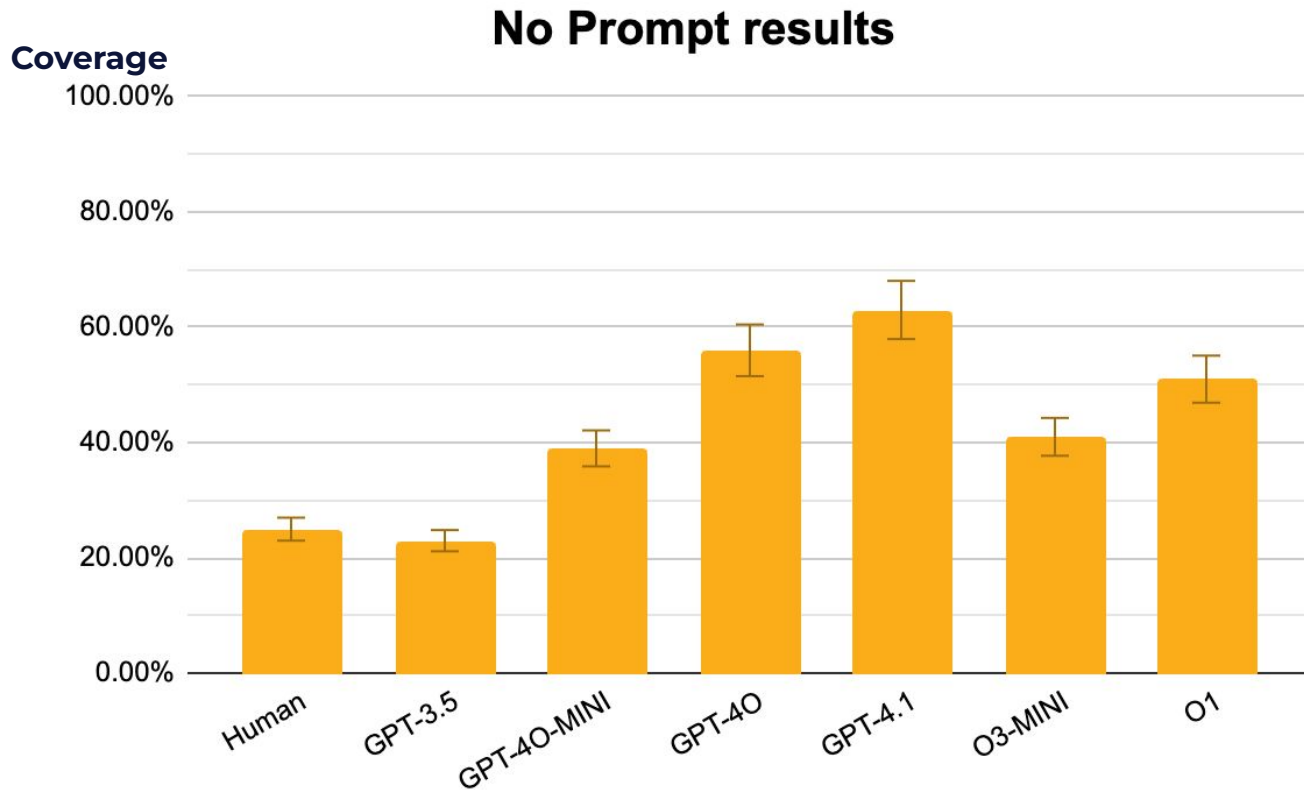
- Estimate 3M's 2024 sales.
- Estimate the total number of electric vehicles sold globally in 2024.

Example Questions

Sports

- Estimate how many new world records were set during the 2024 Summer Olympics.
- Estimate how many games the New York Yankees won during the 2024 MLB regular season.

AI is getting better at estimates



Prompts

V1

Role

Task

Constraints

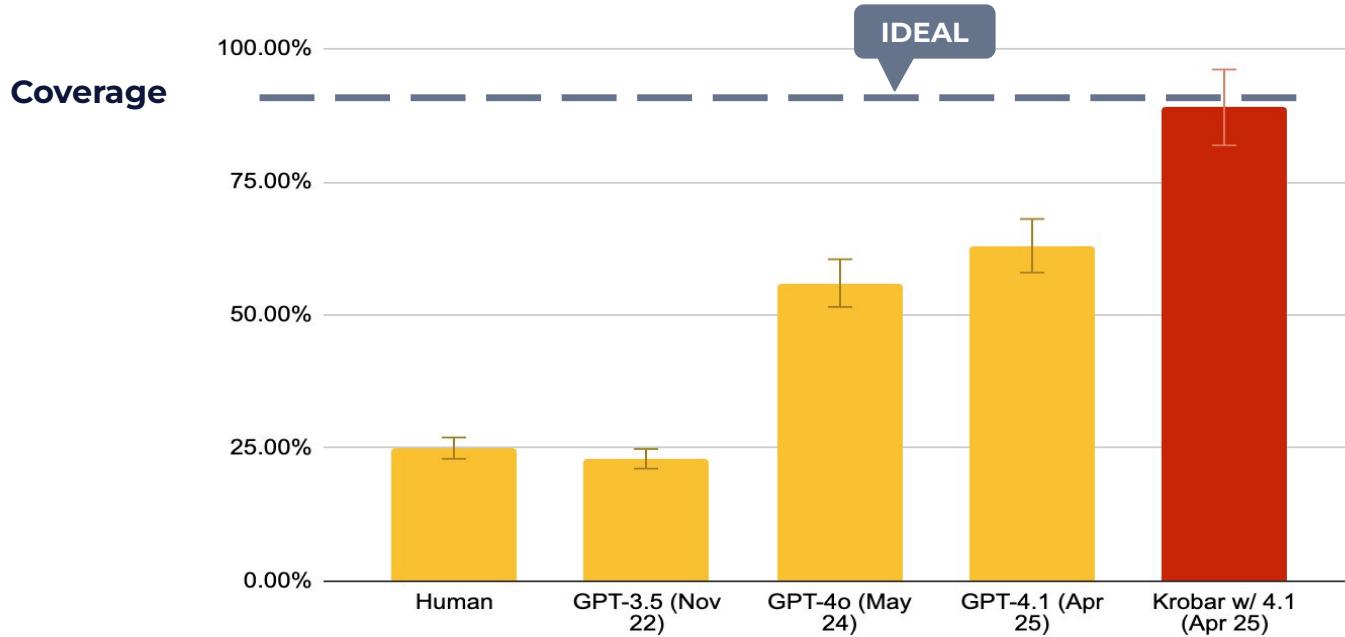
Format

V2

Calibration > Precision

Confidence

Krobar's Comparison



✨ BUILD CREDIBLE BUSINESS CASES IN MINUTES ✨

TRY IT NOW

✓ KROBAR.AI

AI Estimators

✓ DO

- Use AI to estimate costs, timelines, or adoption under constraints.
- Include ranges and confidence intervals, not just point estimates.
- Compare multiple estimators (AI vs human vs spreadsheet).



x DON'T

- Don't assume the AI understands context (e.g., your unique org).
- Don't treat estimates as forecasts—treat them as hypotheses.
- Don't use estimators without checking source assumptions.

Requirements for a Good Business Case

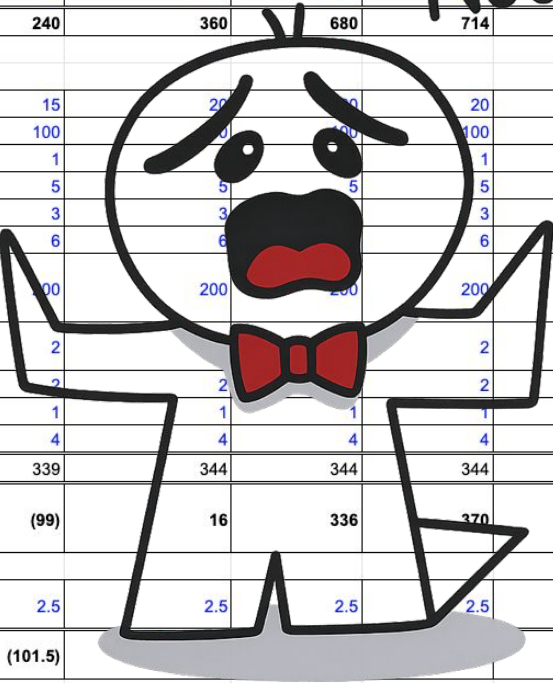
- Model
- Estimates

- **Skills**

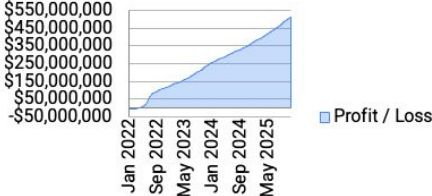


We know we hate Excel

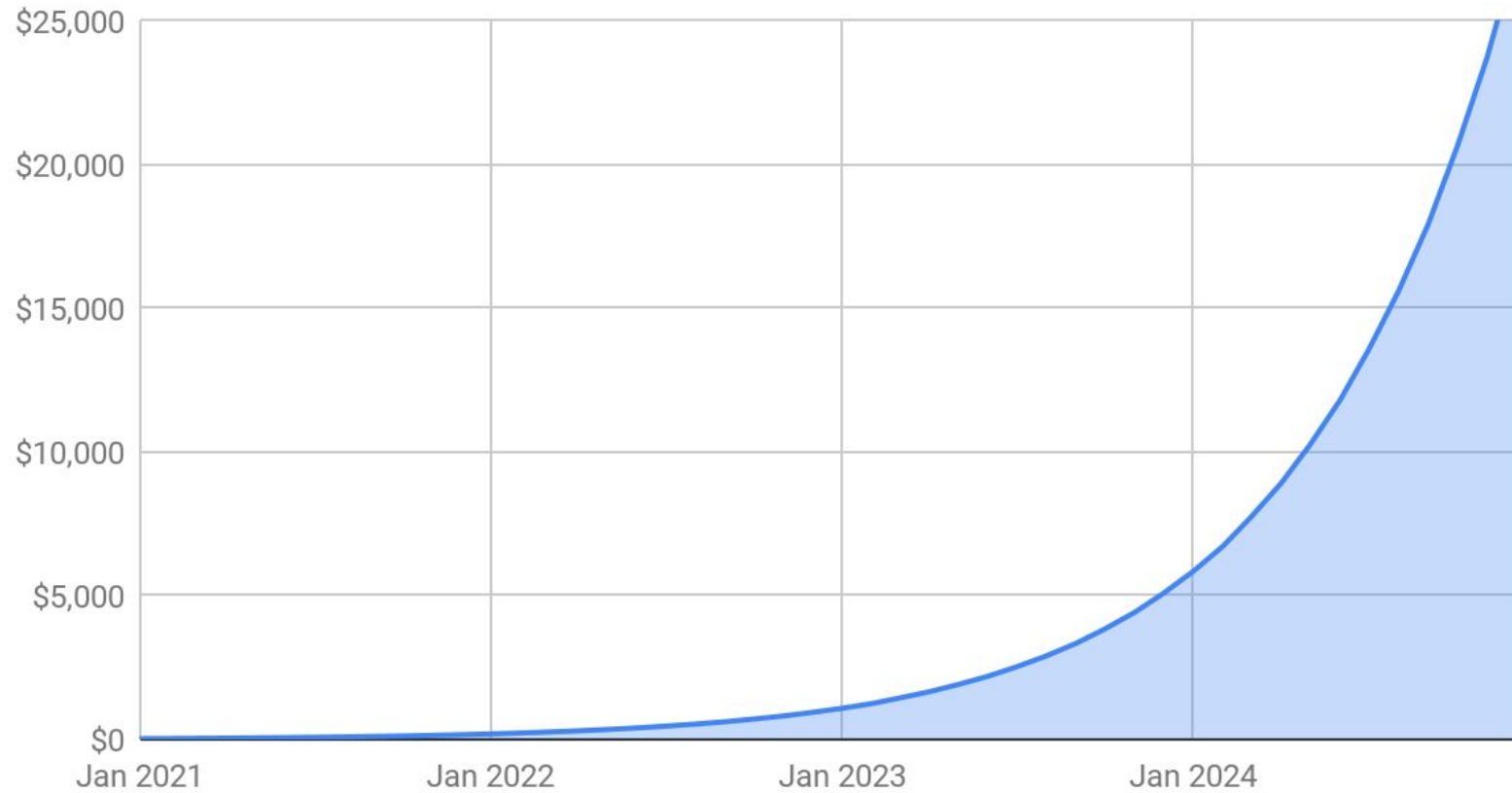
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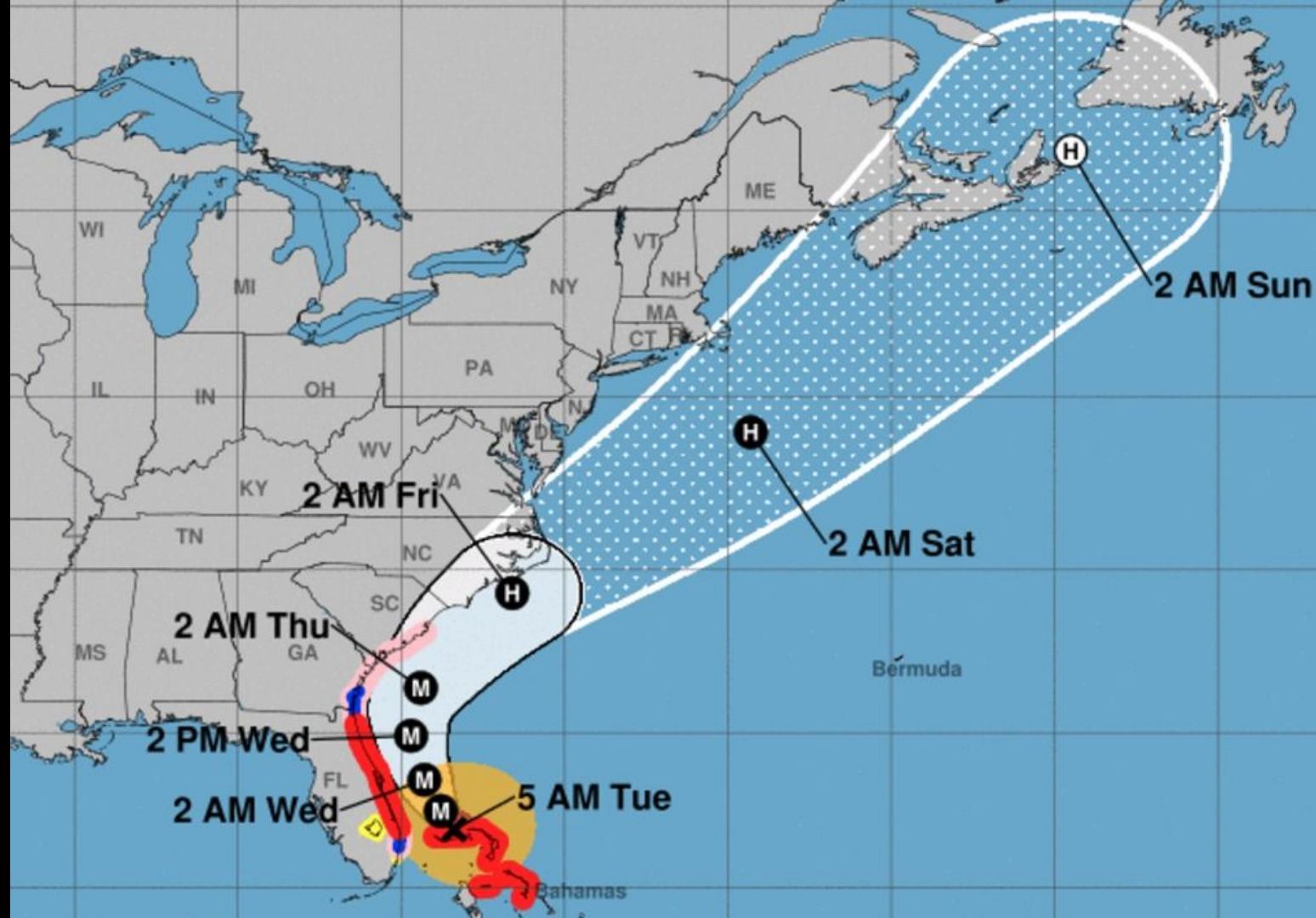


Hypothesis Driven Financial Model

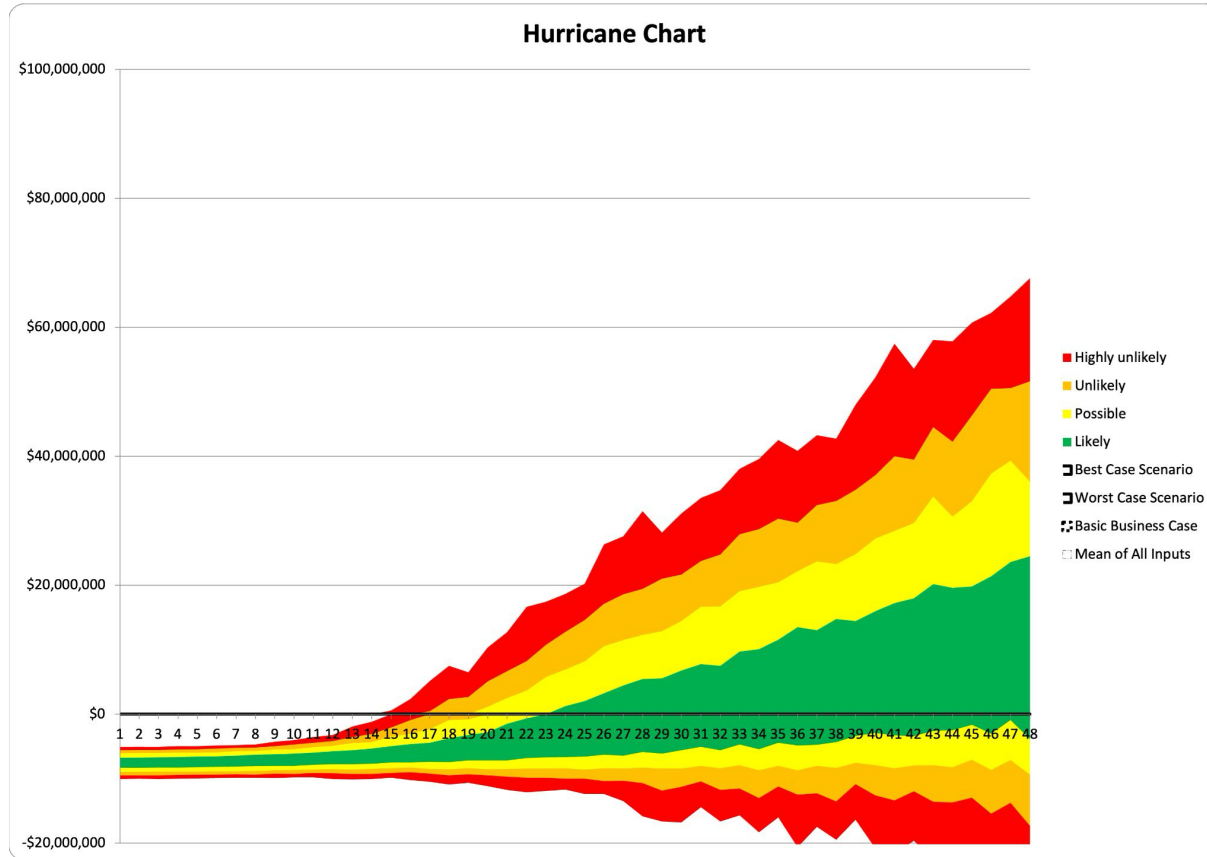
	Variable Name	Estimates								
Market Size	Population size (people)	10000000	Total Profit / Loss per Month 							
	Population growth (per month)	3.00%								
	% of people with the need	50%								
	Growth of the need in the population	3.00%								
Acquisition	Visitors per month (people)	20000								
Activation	% of visitors that become customers	50%								
Revenue	Revenue per customer	\$20.00								
Retention	% of customers that return	75%								
Referral	% of customers that refer a visitor	350%								
Costs	Cost of acquisition	\$1								
	Cost of activation	\$2								
	Cost of goods sold	\$3								
	Fixed costs	\$5,000,000								
	Time	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022
Market Size	Population Size	10000000	10300000	10609000	10927270	11255088	11592741	11940523	12298739	12667701
	% of people with the need	50.00%	51.50%	53.05%	54.64%	56.28%	57.96%	59.70%	61.49%	63.34%
	People with the need (Total Addressable Market)	5000000	5304500	5627544	5970261	6333850	6719582	7128804	7562949	8023532
	People with the need excluding returning customers	5000000	5297000	5601294	5897136	6143538	6236301	5913101	4516191	4044892
Acquisition	New visitors	20000	20000	20000	20000	20000	20000	20000	20000	20000
Referral	Referred visitors	0	35000	122500	341250	888125	2255313	5673281	14218203	18566986
	Total visitors	20000	55000	142500	361250	908125	2275313	5693281	4516191	4044892
Activation	New customers	10000	27500	71250	180625	454063	1137656	2846641	2258095	2022446
Retention	Returning customers	0	7500	26250	73125	190313	483281	1215703	3046758	3978640
	Total customers	10000	35000	97500	253750	644375	1620938	4062344	5304853	6001086
	Market Share	0.20%	0.66%	1.73%	4.25%	10.17%	24.12%	56.98%	70.14%	74.79%
Revenue	Total revenue	\$200,000.00	\$700,000.00	\$1,950,000.00	\$5,075,000.00	\$12,887,500.00	\$32,418,750.00	\$81,246,875.00	\$106,097,064.37	\$120,021,721.00

Total Profit / Loss per Month

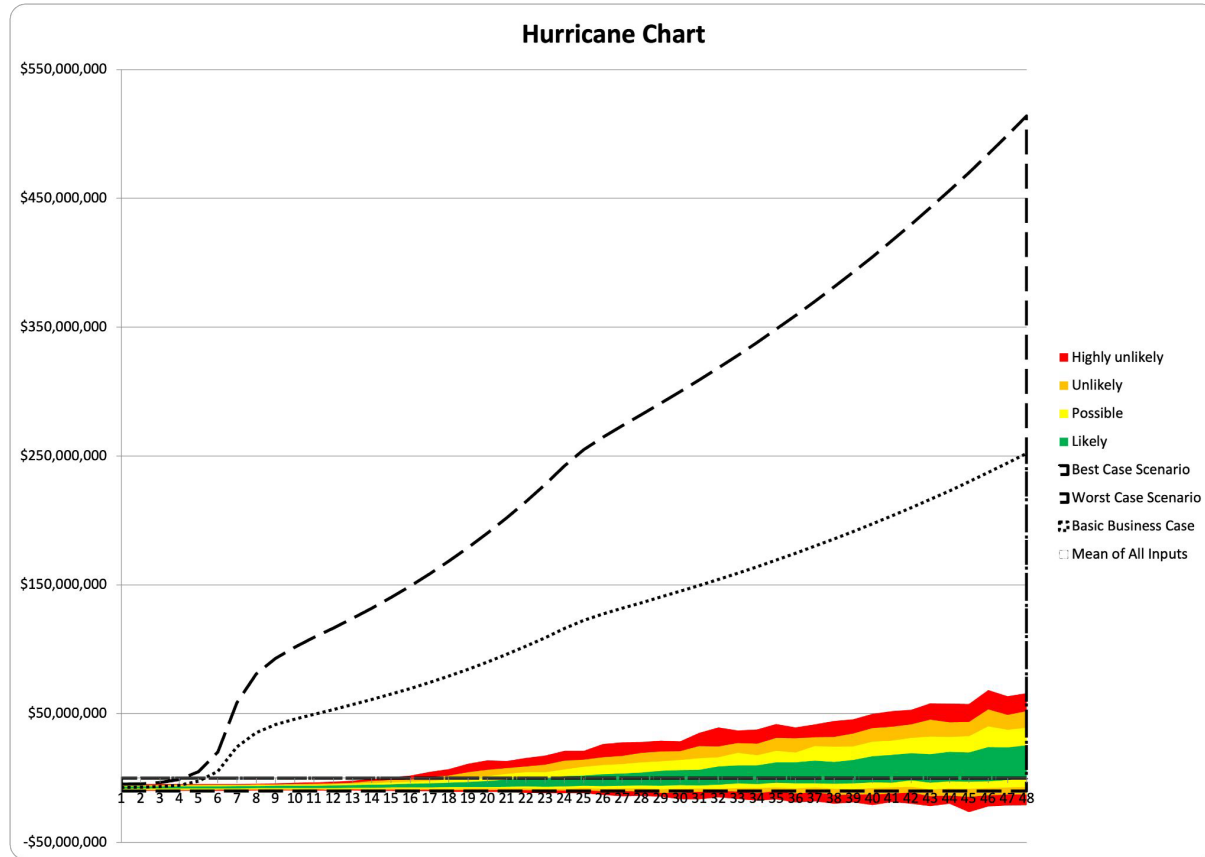




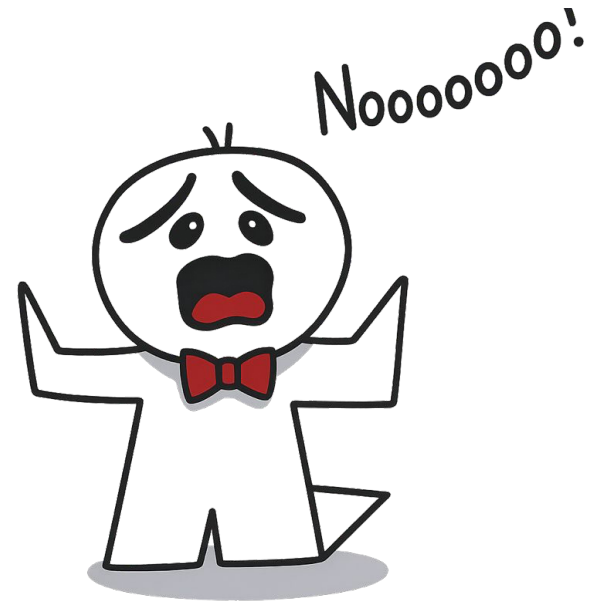
Monte Carlo Simulation



Monte Carlo Simulation

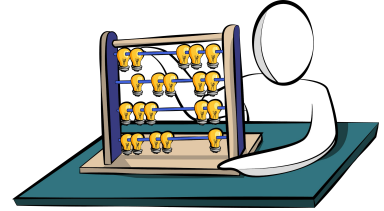


WTF - How?



Innovation Accounting

- ✓ Use your User Experience to build your model
- ✓ Visualize the financial (or impact) model
- ✓ Create a hypothesis drive spreadsheet *
- ✓ Apply Monte Carlo template *
- ✓ Estimate variables using ranges



Try now



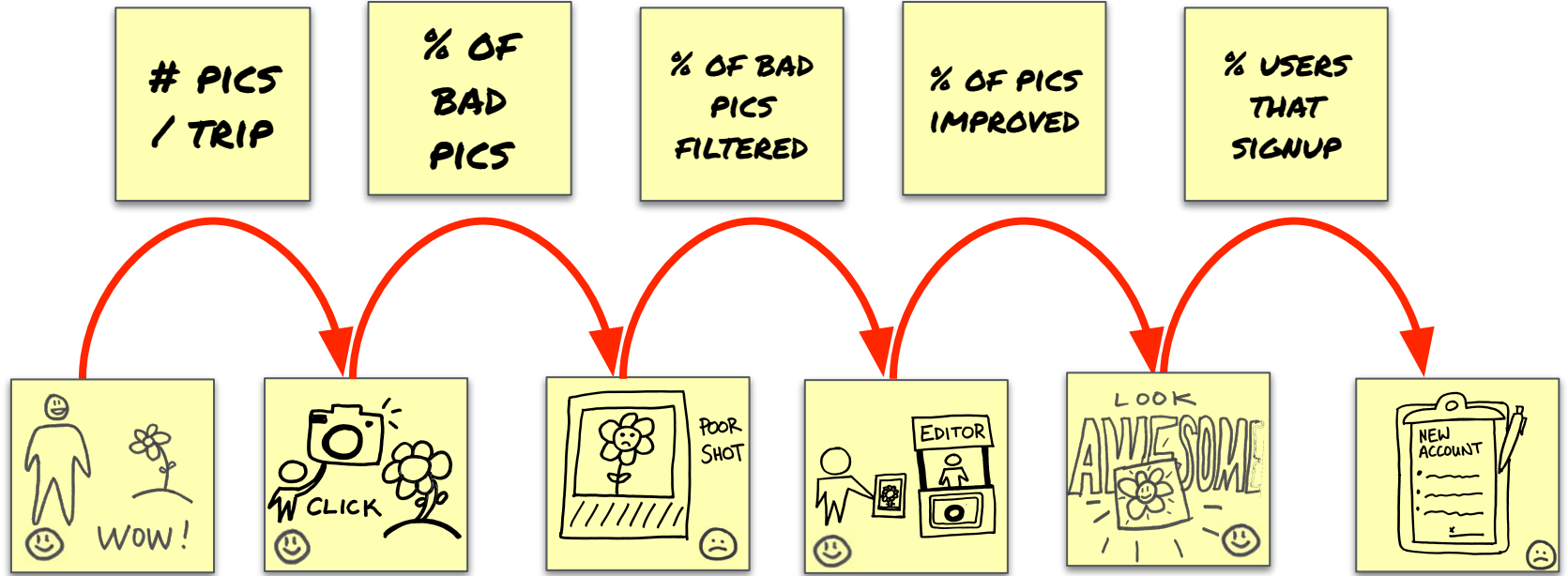
KROBAR.AI



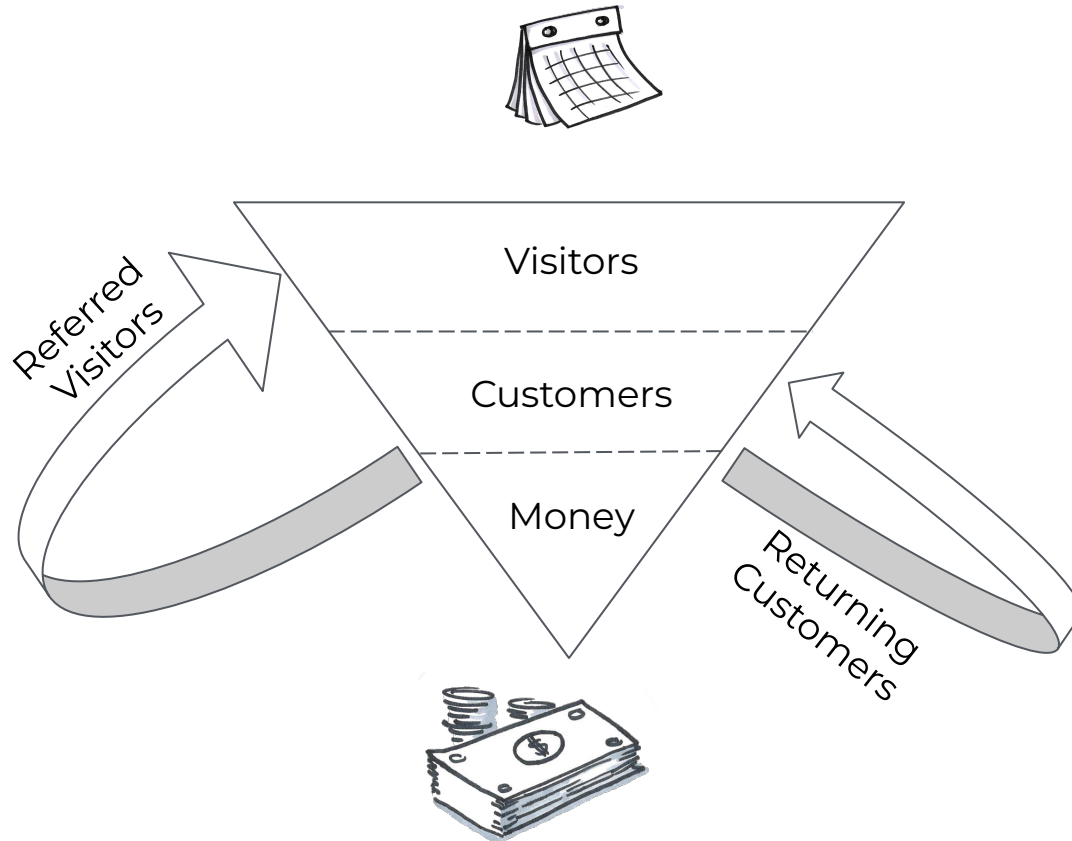
User Journey Map



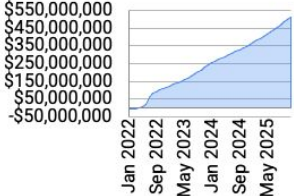
Metrics



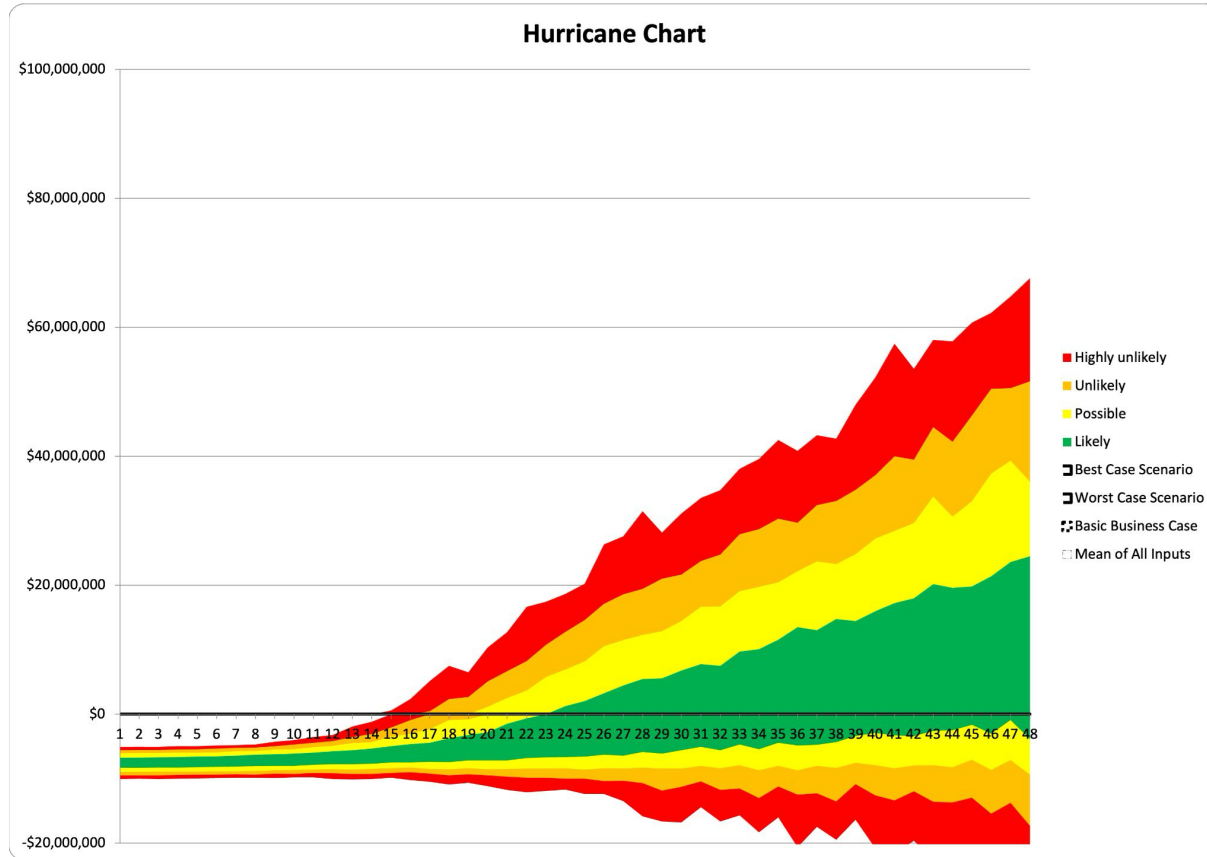
Visual Model



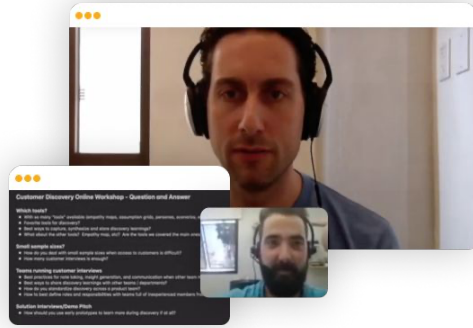
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Monte Carlo Simulation

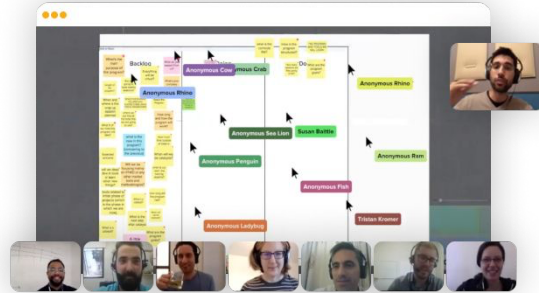


Online Interactive Programs & Workshops



Real Feedback

Coaches with real entrepreneurial experience



Interactive Online

Engage directly with coaches and your peers



Self-Paced Material

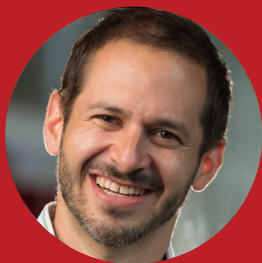
Work at your own pace with no time limit



Sign up for a demo now at kromatic.com/programs

“

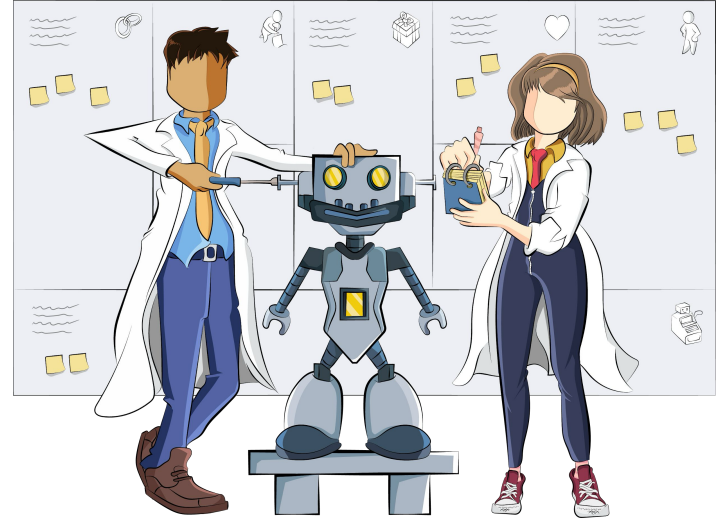
It's an incredible program! Thanks for the great experience. I'm excited for the new strategic potential that this kind of insight is unlocking for my business.



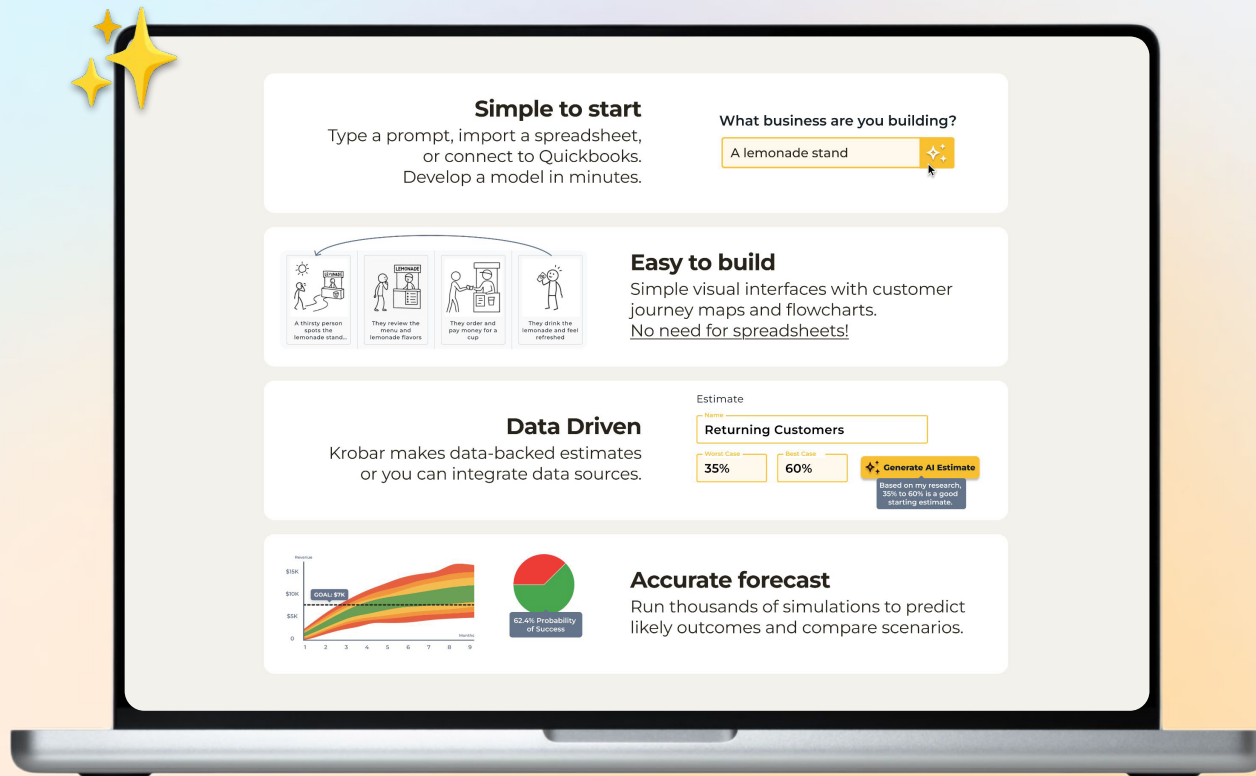
Ed Essey,

Director of Intrapreneurship
Microsoft Garage, Microsoft

**Now... but
with AI**



Krobar creates forecasts in minutes, not hours or weeks



KROBAR.AI

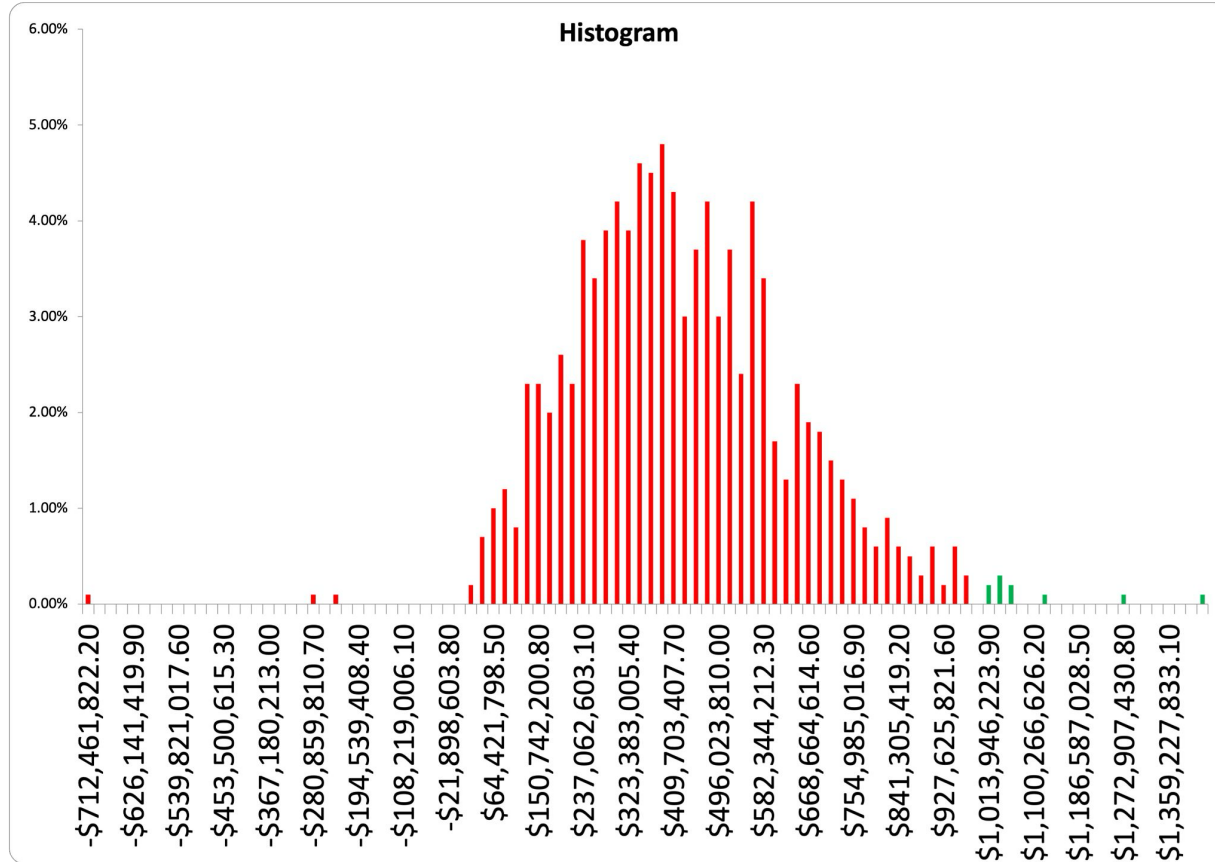
TRY IT NOW



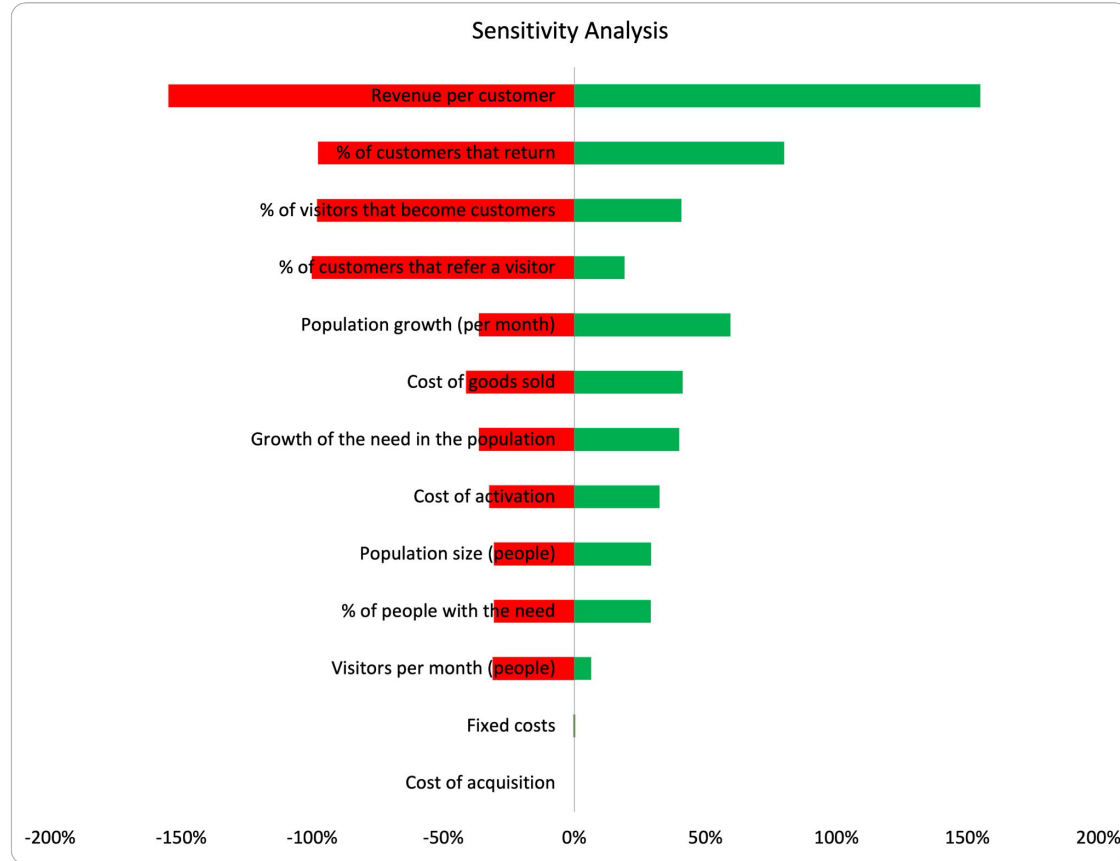
Probability of Success

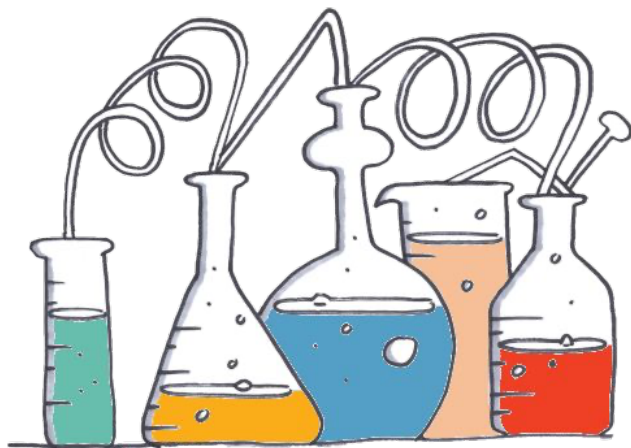
Target Value for Output	<i>Enter the value you wish the output to reach. e.g. 1,000,000</i> <i>The likelihood of reaching the stated Target Value for the selected Output Row in the selected Time Period based on the variable estimates and model.</i>	\$0.00	52.20%
Target Value for Output	<i>Enter the value you wish the output to reach. e.g. 1,000,000</i> <i>The likelihood of reaching the stated Target Value for the selected Output Row in the selected Time Period based on the variable estimates and model.</i>	\$500,000,000.00	1.80%

Probability of >\$1B



Sensitivity Analysis





Revenue Experiment Results

Before

Revenue	Revenue per customer	\$20.00	\$5.00
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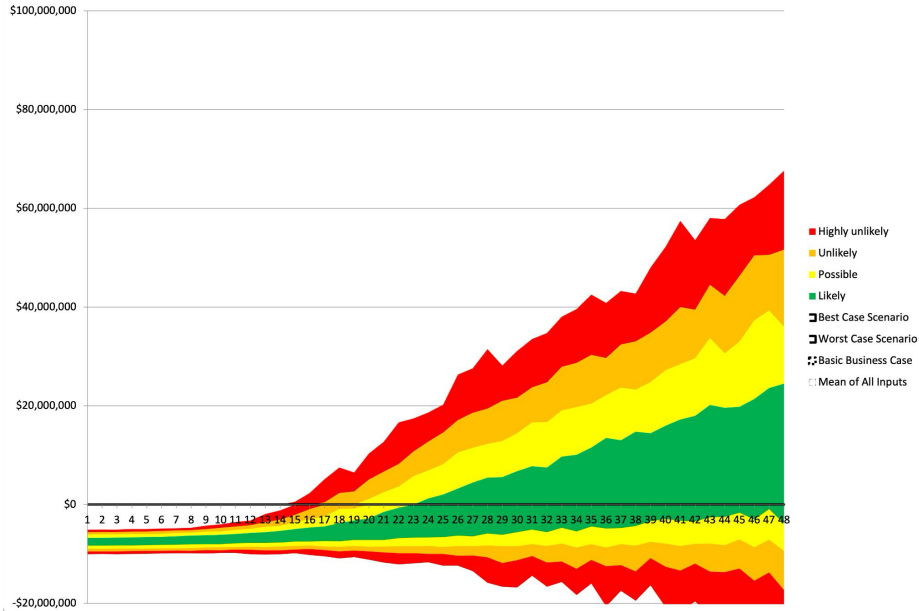


After

Revenue	Revenue per customer	\$18.00	\$12.00
---------	----------------------	---------	---------

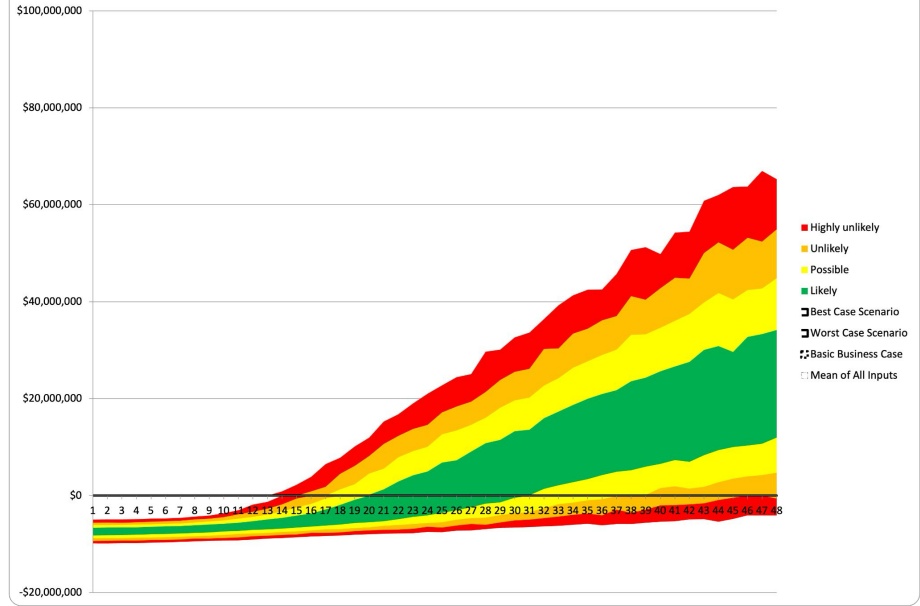
Updated Monte Carlo Simulation

Hurricane Chart



Before

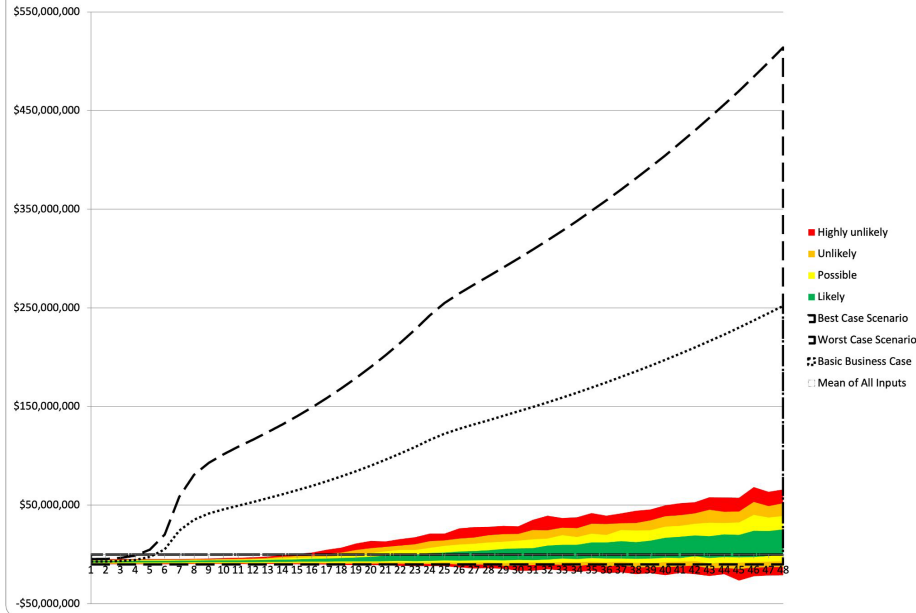
Hurricane Chart



After

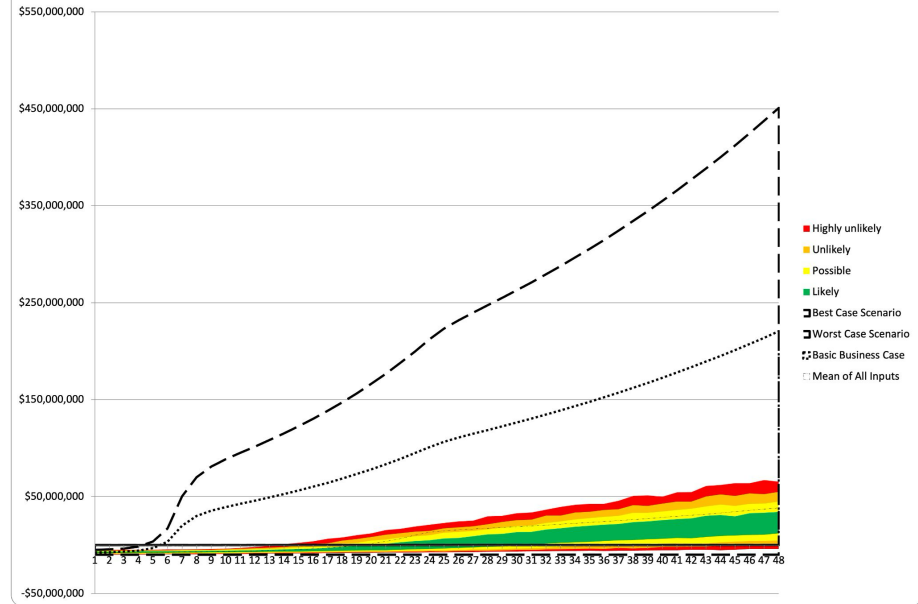
Updated Monte Carlo Simulation

Hurricane Chart



Before

Hurricane Chart



After

Updated Probability of Success

Before

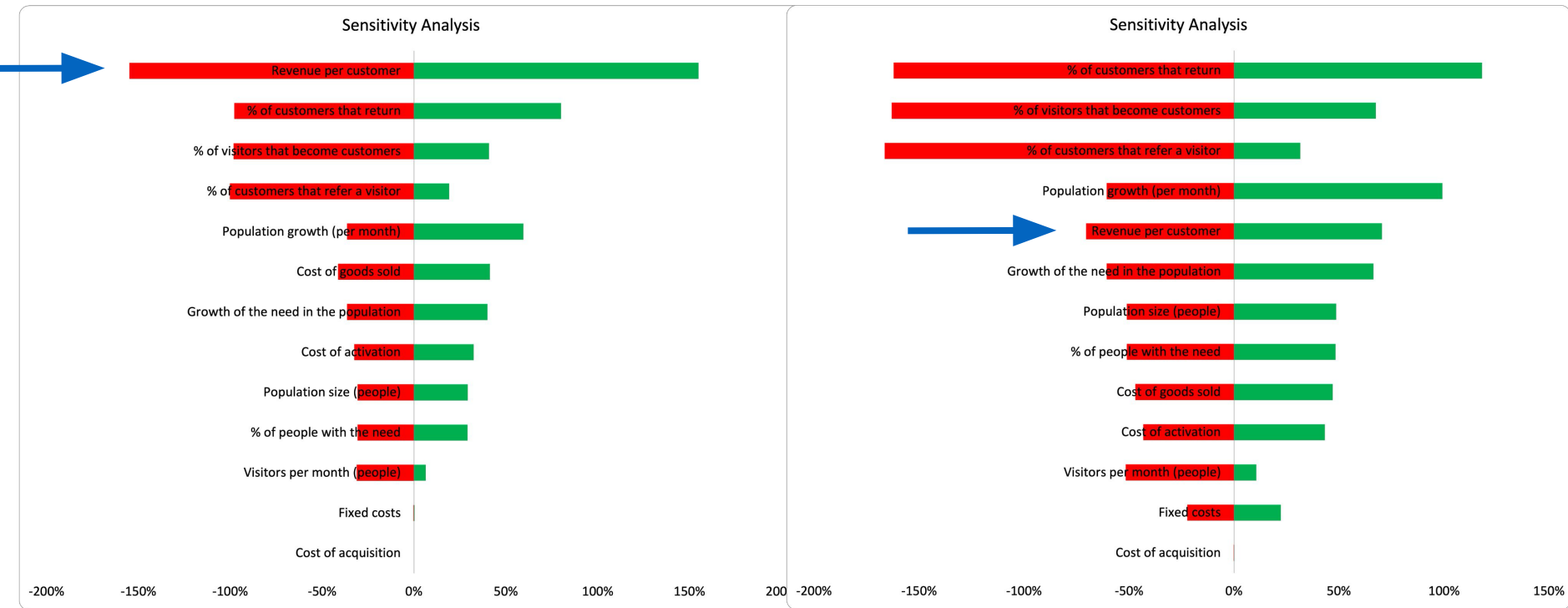
Target Value for Output	Enter the value you wish the output to reach. e.g. 1,000,000 The likelihood of reaching the stated Target Value for the selected Output Row in the selected Time Period based on the variable estimates and model.	\$0.00	52.20%
Target Value for Output	Enter the value you wish the output to reach. e.g. 1,000,000 The likelihood of reaching the stated Target Value for the selected Output Row in the selected Time Period based on the variable estimates and model.	\$500,000,000.00	1.80%



After

Target Value for Output	Enter the value you wish the output to reach. e.g. 1,000,000 The likelihood of reaching the stated Target Value for the selected Output Row in the selected Time Period based on the variable estimates and model.	\$0.00	80.80%
Target Value for Output	Enter the value you wish the output to reach. e.g. 1,000,000 The likelihood of reaching the stated Target Value for the selected Output Row in the selected Time Period based on the variable estimates and model.	\$500,000,000.00	17.30%

Updated Sensitivity Analysis



Before

After



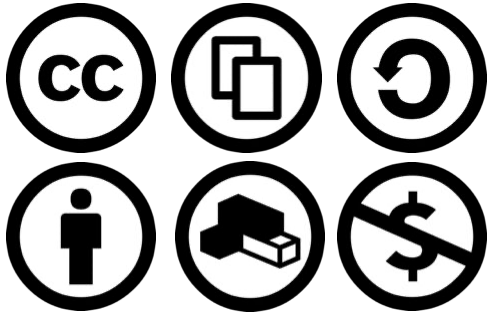


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