AAstyrkur ehf. — Executive Business, Service, Marketing & Financial Plan

100% Ownership of Reflex (v19.1.0) by AAstyrkur ehf., Corporate Strategy, Plain-Language Platform Guide, Go-To-Market Across 5 Core Markets + 1 Secondary Market & 5-Year Financial Plan

- **Company & Ownership: AAstyrkur ehf.** (100% Founder-Owned Private Limited Company • Headquartered in Reykjavík, Iceland • `0 kr. / €0` prior debt • `100%` unencumbered ownership of all source code, algorithms, and brand assets).
- **Master Brand & Live Product: Reflex — Movement Intelligence Cloud** (`v19.1.0`) — Live URL: `https://reflex-live-ai-503942342773.europe-west1.run.app`
- **Completed Intellectual Property Owned 100% by AAstyrkur ehf.: 3,500 senior engineering hours** already completed in-house (**73,833 lines of production code**, **213 REST API endpoints** & **65/65 automated verification suites** with a replacement value of **78,750,000 kr. / €525,000** at 22,500 kr./hr / €150/hr) — **100% built in-house with zero external contractors.**
- **Unit Economics & Cost Structure:** Fixed cloud cost in standby mode is **only 2,850 kr. per month (€19.00/mo)** and marginal cost is **348 kr. per month (€2.32/mo)** per active paying customer (**98.1%–98.8% software gross margin**).
- **Corporate Strategy With the New Service:** Commercial rollout in Iceland and on the global web storefront (`Year 1: 25 paying organizations / 17.1M kr. ARR`) across **5 Primary Core Markets** + **1 Secondary Market (online stores)**, scaling to the Nordics (`Years 2–3: 80 → 220 orgs / 61.2M kr. → 182.2M kr. ARR`) and Europe (`Years 4–5: 550 → 1,200 orgs / 485.1M kr. → 1,134.0M kr. ARR`).
- **5-Year Operating Profitability (EBITDA) & Cash Position:** AAstyrkur ehf. achieves positive operating EBITDA in **Year 1 (`+600,000 kr. / +€4,000`)**, expanding to **`+9,750,000 kr. (+€65,000)` in Year 2**, **`+36,000,000 kr. (+€240,000)` in Year 3**, **`+150,000,000 kr. (+€1,000,000)` in Year 4**, and **`+462,000,000 kr. (+€3,080,000)` in Year 5**.

1. AAstyrkur ehf. Ownership of the Product & Corporate Strategy With Our New Service

AAstyrkur ehf. is an Icelandic software and technology company headquartered in Reykjavík that holds 100% ownership of **Reflex — Movement Intelligence Cloud (`v19.1.0`)**.

Over the past development cycle, the founder of AAstyrkur ehf. invested **3,500 senior engineering hours in-house** to build 100% of the platform from the ground up without external debt. The system comprises **73,833 lines of production code** (replacement value **78,750,000 kr. / €525,000**), passes **65/65 automated verification suites**, runs live on Google Cloud Run in Europe (`europe-west1`), and is already integrated with **Payday.is** (for automated Icelandic B2B electronic invoices and *Heimabanki Kröfur*) and **Verifone** (for global card, Apple Pay, and Google Pay checkout).

Five core pillars of AAstyrkur ehf.'s corporate strategy with the new service:

1. **100% Ownership of Completed Software IP (`78,750,000 kr. / €525,000` Asset With Zero Build Risk):** Because AAstyrkur ehf. owns 100% of all source code, the 520-exercise clinical and coaching library, and the `Reflex` brand, the company pays zero third-party licensing royalties. All software R&D risk is behind us, allowing 100% of corporate focus to go toward commercial sales, onboarding, and customer success.
2. **98.1%–98.8% Software Gross Margin Powered by Browser Edge-AI:** All camera vision processing and 33-point 3D skeletal goniometry (`60 FPS`) execute locally inside the user's smartphone, tablet, or laptop browser. Zero video is ever uploaded to our servers—guaranteeing 100% GDPR privacy while keeping fixed standby cloud overhead to **`2,850 kr. per month (€19/mo)`** and marginal cost per active paying customer to **`348 kr. per month (€2.32/mo)`** .
3. **Focused Multi-Market Strategy: 5 Primary Core Markets in Healthcare, Coaching & Workplace Safety + Online Stores as Secondary Market:** Our core sales strategy targets **(1) physiotherapy & rehabilitation clinics**, **(2) gyms, CrossFit boxes & online coaches**, **(3) corporate workplace safety (*Vinnuvernd*)**, **(4) municipal senior care**, and **(5) B2B2C white-label partners**. In addition, we monetize the exact same body-segment and ankle-gait technology in a **secondary market (online clothing, activewear & footwear stores)** to cut online sizing returns by 28%–41%.
4. **Automated Invoicing & Instant Self-Service Onboarding (`Payday.is` + `Verifone`):** Icelandic clinics, gyms, and enterprises enter their corporate Kennitala to receive automated invoices and bank claims via `Payday.is` , while international customers and online stores pay via card, Apple Pay, or Google Pay through `Verifone` with instant workspace provisioning inside *Mínar síður*.
5. **Profitable Operations From Year 1 & Phased International Expansion:** In Year 1, the company signs **25 paying organizations** in Iceland and online (`17,100,000 kr. / €114,000` ARR) and generates positive operating profit (`+600,000 kr. / +€4,000` EBITDA). In Years 2–5, the company scales across the Nordics and Europe (`80 → 220 → 550 → 1,200 paying organizations`) funded entirely by recurring customer revenue.

2. What Does Reflex Do? (Explained in Plain Language Without Technical Jargon)

To explain the platform simply to anyone:

> **In Plain Language: Reflex puts a digital physiotherapist, personal trainer, workplace safety officer, and smart online clothing & shoe size advisor directly inside the ordinary camera of any smartphone, iPad, or laptop.**

What Happens Step-by-Step When a Customer Uses Reflex?

1. **The User Opens a Standard Camera on Any Phone, iPad, or Laptop:**
   A rehabilitation patient, gym member, corporate employee, or online shopper opens a web link on their phone or tablet. **No wearable body sensors, no expensive hardware, and no app installation required.**
2. **The Screen Acts as an Automatic "Digital Protractor & Tape Measure" (60 Times Per Second):**
   As the person moves—whether performing a post-op knee exercise, a barbell squat, lifting a box at work, or checking clothing and running shoe fit on an online store—the screen draws a 33-point 3D skeleton over the body, measuring exact joint angles in degrees (`0° to 180°`), body proportions, and ankle pronation 60 times per second.
3. **The System Speaks Real-Time Guidance Out Loud (in Icelandic or English):**
   It counts repetitions automatically, checks whether the left and right sides of the body move symmetrically, and **coaches out loud in real time** if posture is unsafe:
   - *"Keep your left knee aligned over your toes."*
   - *"Lower your hips 5 degrees."*
   - *"Stop — do not flex beyond your safe post-surgical limit."*
4. **Automatic Progress Report or Online Size Recommendation in 2 Seconds:**
   When the exercise or scan finishes, the system automatically writes a clear progress report for the physiotherapist, coach, or safety manager (e.g., range of motion improved from `85°` to `112°`), or recommends the exact garment size (`XS–3XL`) and shoe size (`EU/US/UK`) in an online store so shoppers order the right size on the first try.
5. **100% Privacy & 98%+ Software Gross Margin for AAstyrkur ehf.:**
   Because the user's own phone or computer processes the camera measurement locally on their screen, **no video or photo of a person is ever recorded or uploaded to the internet**—only anonymous degree numbers are saved. This guarantees 100% GDPR privacy and means each paying customer costs us only **348 kr. per month (`€2.32`)** to serve!

3. What Are We Offering & What Do Customers Pay? (Unified Product Catalog v19.1.0)

The platform already includes **520 complete exercises and assessments**, **66 multi-week programs**, **24 domains**, **36 clinical methodologies**, **10 modular add-on packs**, and **11 ready-made commercial templates**. We offer monthly and annual subscriptions:

Subscription Tier / Product	Monthly Price (ISK / EUR)	Annual Price	Included Capacity & Features	Target Buyers
1. Reflex Edge (Open Source)	**0 kr. / mo** *(€0)*	0 kr.	1 user, 1 device, 7 foundational exercises & open-source SDK to test in browser	Website visitors and developers testing the platform before purchasing
2. Reflex Coach & Standalone Specialists (9 SKUs)	**~4,000 kr. / mo** *($25–$29 / €23–€27)*	~45,000 kr.	Single AI specialist (e.g., `Reflex Coach` with all 520 exercises and 66 programs)	Independent personal trainers, remote coaches, and solo practitioners online
3. Reflex Cloud — Professional	**7,350 kr. / mo** *(€49 / mo)*	73,500 kr. *(€490)*	Up to 25 active devices, 520 exercises, 66 programs, voice coaching & 1-line store embed	**Online stores, training studios, yoga/mobility studios, and coaches**
4. Reflex Cloud — Clinical & Longevity	**29,850 kr. / mo** *(€199 / mo)*	298,500 kr. *(€1,990)*	Up to 250 active devices, all 520 exercises, clinical EHR reports, Payday.is & **7 Add-Ons free**	**Physiotherapy clinics, CrossFit boxes, apparel & footwear online stores**
5. Reflex Cloud — White-Label & Enterprise	**119,850 kr. / mo** *(€799 / mo)*	1,198,500 kr. *(€7,990)*	Unlimited sub-tenants, 100+ devices, custom brand/domain, **all 10 Add-Ons free**, Auðkenni eID	**Large enterprises (Workplace Safety), municipalities, retail chains & agencies**
6. 10 Modular Add-On Packs (Add-Ons)	**+2,850 to +11,850 kr.** *(+ €19 to +€79/mo)*	28k–118k kr.	Apparel Size/Fit AI (+€39), Footwear Gait AI (+€39), Workplace Safety (+ €45), RTM Billing (+€59), etc.	Account expansion for existing customers on Storefront and inside *Mínar síður*

(Note: If an individual starts on a ~4,000 kr. online plan and upgrades to a 7,350 kr. or 29,850 kr. organization plan, the billing engine automatically applies a 100% proration credit for unused days of the month.)

4. Who Are Our Markets, Where Are They Located & How Do We Acquire Customers?

4.1 Five Primary Core Markets + One Secondary Market Paying Monthly Subscriptions

1. **Physiotherapy & Rehabilitation Clinics — Primary Core Market (`29,850 kr./mo` / `€199/mo`):**
   - *The Problem Today:* Manual joint range-of-motion measurement with a plastic goniometer takes 15 minutes of appointment time, and once patients go home, 70% forget their home exercises or perform them with unsafe form.
   - *Our Solution:* An iPad in the clinic measures joint range-of-motion in 30 seconds and writes the clinical report automatically. At home, patients perform exercises in front of their phone with spoken voice coaching while the clinic tracks adherence and recovery curves.
2. **Gyms, CrossFit Boxes & Online Coaches — Primary Core Market (`4,000 kr.` to `29,850 kr./mo`):**
   - *The Problem Today:* One coach leading a group of 20 people cannot watch everyone's spine and knees on every repetition, and remote coaches spend hours reviewing client videos on WhatsApp.
   - *Our Solution:* Gyms place an iPad on the training floor as a "3D Movement & Technique Kiosk," and online coaches send workout links to clients worldwide where `Reflex Coach` counts reps and scores movement quality automatically.
3. **Corporate Workplace Safety & Occupational Health — Primary Core Market (`29,850 kr.` to `119,850 kr./mo`):**
   - *The Problem Today:* Back, shoulder, and knee injuries from manual lifting or desk posture cost companies millions in employee sick days (*veikindadagar*).
   - *Our Solution:* A safety manager films 30 seconds of a workstation on a smartphone for an instant ergonomic hazard assessment under international standards (REBA/RULA/NIOSH), plus 5-minute desk mobility routines for staff. **Preventing just 1 single sick day per month pays for the entire subscription.**
4. **Municipal Senior Care & Elder Day Centers — Primary Core Market (`29,850 kr.` to `119,850 kr./mo`):**
   - *The Problem Today:* Falls among older adults are one of the highest healthcare and municipal social-care costs, yet seniors rarely receive regular balance screenings.
   - *Our Solution:* Senior centers and nursing homes use a tablet for 2-minute safe balance and chair-rise screenings (e.g., 30-second Sit-to-Stand) so staff can intervene *before* a fall occurs.
5. **Multi-Location Clinic/Gym Chains & B2B2C Partners — Primary Core Market (`119,850 kr./mo` / `€799/mo`):**
   - *Our Solution:* Clinic networks, gym chains, and digital agencies run the entire Reflex platform under their own custom brand and domain for up to 25+ client sub-workspaces, saving €525,000 in in-house software R&D.
6. **Secondary Target Market (*Hliðarmarkhópur*): Online Clothing, Activewear & Footwear Stores (`7,350 kr.` to `29,850 kr./mo` + Size & Shoe Fit AI):**
   - *Additional Revenue Stream:* 25%–40% of clothing and running shoes purchased online are returned due to wrong sizing. Online stores (Shopify, WooCommerce, etc.) can embed a 1-line camera widget that recommends exact garment size (`XS–3XL`) and shoe size (`EU/US/UK`) in 10 seconds with zero photo uploads—reducing returns by 28%–41%.

4.2 Where Are Our Markets Geographically? (4-Step Concentric Growth)

- **Step 1 — Greater Reykjavík & Iceland (Year 1 • Target: 25 Paying Organizations = `17,100,000 kr. / €114,000` ARR):**
  Greater Reykjavík and Iceland have **~85 physiotherapy clinics**, **~110 gyms and CrossFit studios**, **~600 Icelandic online stores**, **hundreds of enterprises** requiring statutory *Vinnuvernd* safety programs, and **municipal senior care centers**. We need only **25 total customers in Year 1** (~6% of local target organizations) to reach 17.1M kr. (€114,000) in annual recurring revenue.
- **Step 2 — 24/7 English Global Web Storefront (From Day 1):**
  Because our storefront operates in English and accepts cards, Apple Pay, and Google Pay via **Verifone**, over 2.5 million Shopify/WooCommerce stores and 500,000+ English-speaking coaches and physical therapists in the US, UK, and Europe can subscribe online 24/7.
- **Step 3 — The Nordics: Denmark, Norway, Sweden & Finland (Years 2–3 • `80 → 220 Orgs` = `61.2M kr. → 182.2M kr.` ARR):**
  28 million residents (`70x` Iceland's market size) with **over 12,000 physiotherapy clinics and fitness centers** and 45,000+ Nordic online stores.
- **Step 4 — Northern & Western Europe: Germany, Austria, Switzerland, UK & Benelux (Years 4–5 • `550 → 1,200 Orgs` = `485.1M kr. → 1,134.0M kr.` ARR):**
  180+ million market where digital rehabilitation, e-commerce return reduction, and workplace safety enjoy strong institutional reimbursement.

4.3 Five Practical Channels We Use to Acquire Customers

1. **"Try Immediately in Your Camera" on Our Website (10-Second Free Demo):** Website visitors click one button, turn on their camera, perform 3 squats or test the online Apparel/Shoe Size Advisor, see the system measure angles and speak in real time, and subscribe by card or Apple Pay (**Verifone**).
2. **5-Minute On-Site iPad Demos in Reykjavík + `Payday.is` Bank Claims:** We visit physiotherapy clinics, CrossFit boxes, and corporate buyers in Greater Reykjavík with an iPad, let the director test the system for 5 minutes, and activate automated monthly B2B invoicing via corporate Kennitala (**Payday.is**).
3. **520 Google Search Landing Pages (SEO):** Every single one of our 520 exercises, 36 clinical methodologies, and sizing tools forms an indexed search landing page so clinicians, coaches, and store owners searching on Google find Reflex organically.
4. **15-Second "3D Skeleton" Social Videos + 20% Partner Commissions:** The glowing 3D skeletal overlay and live protractor gauges capture immediate attention in short-form videos on Instagram, TikTok, YouTube, and LinkedIn, while coaches and e-commerce agencies earn a **20% recurring monthly commission** on referred subscribers.
5. **1-Line Embeddable Camera Widget for Online Stores & Health Portals:** Online stores and clinic websites embed Reflex directly onto their own product pages with 1 line of code.

5. Year 1 Commercial Rollout Plan & 5-Year Financial Model (Years 1–5)

5.1 Year 1 Commercial Rollout Plan in 3 Operational Phases (Months 1–12)

Growth Phase	Timeline	Active Paying Orgs	Monthly Revenue (MRR)	Annual Run-Rate (ARR)	Key Operational & Commercial Milestones
Phase 1	**Months 1–4**	**3–5 orgs** *(+1 Pilot org)*	**171,000–285,000 kr.** *(€1,140–€1,900)*	**2.05–3.42M kr.** *(€13,680–€22,800)*	**Onboarding & Initial Revenue:** Activation of Pilot #1 in Reykjavík, on-site iPad demos at physiotherapy clinics and gyms, and launch of 24/7 web checkout (`Payday.is` + `Verifone`).
Phase 2	**Months 5–8**	**8–12 orgs**	**456,000–684,000 kr.** *(€3,040–€4,560)*	**5.47–8.21M kr.** *(€36,480–€54,720)*	**Expansion Across Core Markets:** Scaling across physiotherapy clinics, CrossFit boxes, corporate workplace safety (*Vinnuvernd*), and initial online stores in the secondary market (Size & Shoe Fit AI).
Phase 3	**Months 9–12**	**25 orgs**	**1,425,000 kr.** ***(€9,500/mo)***	**17,100,000 kr.** ***(€114,000/yr)***	**Profitable Run-Rate & Nordic Preparation: 25 active paying organizations by end of Year 1, positive operating EBITDA (`+600,000 kr. / +€4,000`), and preparation for Year 2 Nordic expansion.**

5.2 5-Year Operating Income Statement (P&L) & Cash Flow Schedule (Years 1–5)

The schedule below presents AAstyrkur ehf.'s 5-year operating forecast driven purely by commercial customer subscriptions (in both ISK and EUR at 150 kr./EUR):

Period	Active Paying Orgs	Ending Annual Run-Rate (ARR)	Recognized Annual Revenue (P&L)	Software Gross Profit (Margin)	Operating Profit (EBITDA)	Cumulative Ending Cash Position
Year 1 (Iceland & Web)	**25 orgs**	**17,100,000 kr.** *(€114,000)*	**9,300,000 kr.** *(€62,000)*	**9,120,000 kr.** *(98.1% margin)*	**+600,000 kr.** *(+€4,000 • 6.5%)*	**600,000 kr.** *(€4,000)*
Year 2 (Iceland & Nordics)	**80 orgs**	**61,200,000 kr.** ***(€408,000)***	**39,150,000 kr.** ***(€261,000)***	**38,670,000 kr.** ***(98.8% margin)***	**+9,750,000 kr.** ***(+€65,000 • 24.9%)***	**10,350,000 kr.** ***(€69,000)***
Year 3 (Nordics & UK)	**220 orgs**	**182,250,000 kr.** *(€1,215,000)*	**121,680,000 kr.** *(€811,200)*	**120,030,000 kr.** *(98.6% margin)*	**+36,000,000 kr.** *(+€240,000 • 29.6%)*	**46,350,000 kr.** *(€309,000)*
Year 4 (DACH & Benelux)	**550 orgs**	**485,100,000 kr.** *(€3,234,000)*	**333,630,000 kr.** *(€2,224,200)*	**329,580,000 kr.** *(98.8% margin)*	**+150,000,000 kr.** *(+€1,000,000 • 45.0%)*	**196,350,000 kr.** *(€1,309,000)*
Year 5 (Europe & B2B2C)	**1,200 orgs**	**1,134,000,000 kr.** *(€7,560,000)*	**809,550,000 kr.** *(€5,397,000)*	**799,950,000 kr.** *(98.8% margin)*	**+462,000,000 kr.** *(+€3,080,000 • 57.1%)*	**658,350,000 kr.** *(€4,389,000)*

Sensitivity Analysis: What if Sales Grow 50% Slower Than the Base Plan?

Because fixed cloud infrastructure cost in standby mode is only **`2,850 kr. per month (€19/mo)`** with zero fixed office overhead, the operating model is highly resilient to slower sales velocity. Even if customer acquisition progresses at **half the speed** of our base plan (reaching only **12 customers in Year 1** instead of 25, and only **40 customers in Year 2** instead of 80):

- AAstyrkur ehf. still reaches **`30,600,000 kr. (€204,000)`** in Annual Recurring Revenue (ARR) in Year 2.
- And the company still generates **`+4,800,000 kr. (+€32,000)` in positive operating EBITDA in Year 2** purely from subscription revenue!

6. Year 1 Commercial & Operational Resource Allocation

Because the software platform is already 100% built, AAstyrkur ehf.'s Year 1 commercial budget is directed toward customer acquisition, continuous quality calibration, and clinical validation:

Operational & Commercial Focus Area (Year 1)	Share	Planned Budget (ISK / EUR)	Direct Commercial Value Delivered
1. Customer Acquisition Across 5 Core Markets (+ Online Store Secondary Market)	**45%**	**1,800,000 kr.** *(€12,000)*	On-site iPad clinic, gym, and enterprise safety demos, Google search marketing across 520 exercises, 15s 3D skeleton videos, 20% partner commission program, and online store outreach (`0 → 80 orgs`).
2. Continuous System Quality, Icelandic Voice Coaching & Updates	**35%**	**1,400,000 kr.** *(€9,333)*	Maintains peak quality of the 60 FPS kinematic engine, Icelandic and English voice coaching, and continuous updates to the 520-exercise and sizing corpus.
3. Clinical Validation, Storefront Checkout & Accounting	**10%**	**400,000 kr.** *(€2,667)*	Clinical goniometry & e-commerce sizing validation with Reykjavík practitioners, Verifone/Payday.is checkout optimization, and certified accounting.
4. Operating & Cloud Liquidity Reserve	**10%**	**400,000 kr.** *(€2,667)*	Earmarked operating liquidity reserve guaranteeing uninterrupted cloud operations (equivalent to over 140 months of fixed standby cloud cost).
TOTAL INITIAL LAUNCH BUDGET	**100%**	**4,000,000 kr. (€26,667)**	**Delivers 17.1M kr. (€114,000) ARR in Year 1 and 61.2M kr. (€408,000) ARR in Year 2 Purely from Sales**

7. Technical Audit of 3,500 Founder Engineering Hours & 78,750,000 ISK IP Asset Owned by AAstyrkur ehf.

Below is the breakdown of the **Reflex** `v19.1.0` production codebase already live and 100% owned by AAstyrkur ehf.:

Production Subsystem (`v19.1.0`)	Code Lines	Eng. Hours	Replacement Value (ISK / EUR)	Verifiable Live Production Functionality
1. `server/index.js` **(Backend & API)**	21,998 lines	1,150 hrs	25,875,000 kr. *(€172,500)*	213 REST API endpoints, Apparel Size/Fit & Footwear Gait AI engine, Payday.is invoices & bank claims, Verifone 3DS 2.2 card payments, 32/32 security controls.
2. `public/app.js` , `index.html` & `styles.css`	38,947 lines	1,550 hrs	34,875,000 kr. *(€232,500)*	60 FPS 3D browser motion studio, Online Store Size & Shoe Fit Studio, *Mínar síður* customer workspace, Owner Console, and bilingual IS/EN interface.
3. `sdk/reflex-edge-sdk.js` **& Mobility Corpus**	7,742 lines	500 hrs	11,250,000 kr. *(€75,000)*	520 60 FPS exercises and assessments, 66 multi-week programs, 24 domains, 36 clinical methods, 18 AAOS joint benchmarks, and 6-Stage Recursive AI Engine.
4. `test/verify-system.js` **, PWA & Brand Assets**	5,146 lines	300 hrs	6,750,000 kr. *(€45,000)*	**65/65 automated verification suites (100% pass rate)**, offline-first PWA service worker, 13 SVG/PNG brand assets, and hardened Docker cloud container.
TOTAL COMPLETED IP ASSET	**73,833 lines**	**3,500 hrs**	**78,750,000 kr. (€525,000)**	**100% Owned Unencumbered by AAstyrkur ehf. With Zero Prior Debt**

Executive Summary of AAstyrkur ehf. Business Plan & 5-Year Trajectory:

1. **100% Ownership of Completed Software IP (`78,750,000 kr. / €525,000`):** AAstyrkur ehf. has already completed 100% of the engineering for **Reflex — Movement Intelligence Cloud (`v19.1.0`)** in-house and owns the entire platform debt-free.
2. **Automated Billing & 98.1%–98.8% Software Gross Margin:** All Icelandic bank claims (**Payday.is**) and all online card payments (**Verifone**) settle directly into AAstyrkur ehf.'s corporate bank account, while fixed standby cloud cost is only `2,850 kr./mo (€19/mo)` .
3. **Positive Operating EBITDA From Year 1 & Strong Cash Accumulation:** The company generates positive operating EBITDA in Year 1 (`+600,000 kr. / +€4,000`) and builds substantial cash deposits across Years 2–5 (`10.35M kr.` in Year 2 → `46.35M kr.` in Year 3 → `658.35M kr.` in Year 5).