fincome

SAASCO FINANCIAL REVIEW

SaaSCo performance analysis

Dummy data

18 months of data · Nov 2024 → May 2026

› Produced in natural language via the **Fincome MCP**

Enter the era of strategic finance

A question in natural language, an answer grounded in live data

11
questions asked in natural language

1
connector — the Fincome MCP

0
exports · 0 SQL · 0 spreadsheets

A SAMPLE OF THE QUESTIONS THIS DECK ANSWERS

› What are the main drivers of ARR growth: price, volume, or new customers?

› Which segment (account size / geography) is driving growth the most?

› Is churn more pronounced on certain products and/or certain customer types?

Data queried live. Each slide that follows: one question, one answer grounded in the data.

› **How would you sum up SaaSCo's performance in a few figures?** FINCOME MCP

A highly efficient acquisition machine, on a base that isn't expanding

€22.9M
ARR (May-26)

+83%
YoY growth

+170%
ARR over 18 months

~4.0
average quick ratio

~100%
annual NRR

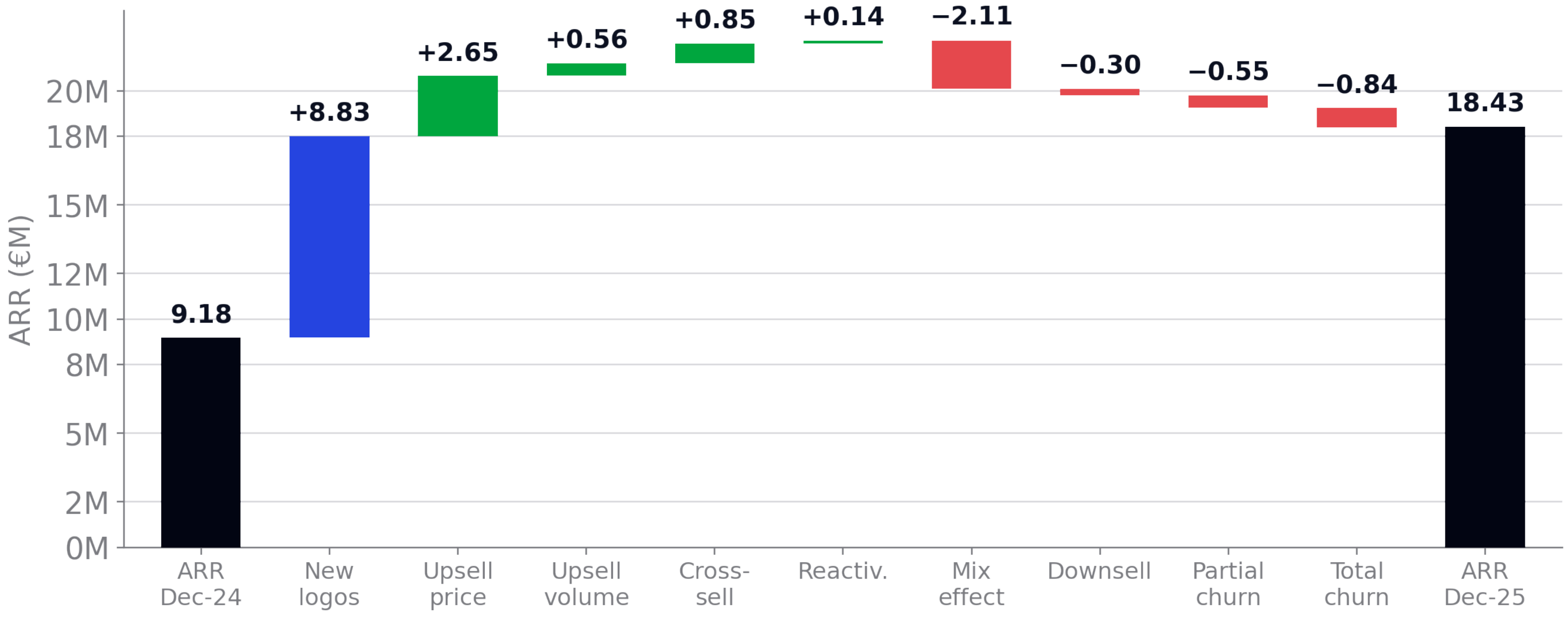
1,394
active customers

Verdict: everything hinges on a single shift — moving NRR from ~100% to 105–110%.

› What are the main drivers of ARR growth: price, volume, or new customers?

FINCOME MCP

Price is a major lever, neutralized by a strong mix effect



KEY TAKEAWAYS

Price upsell +€2.65M

2nd-largest movement after new logos

Mix effect −€2.11M

cancels out most of the price gain

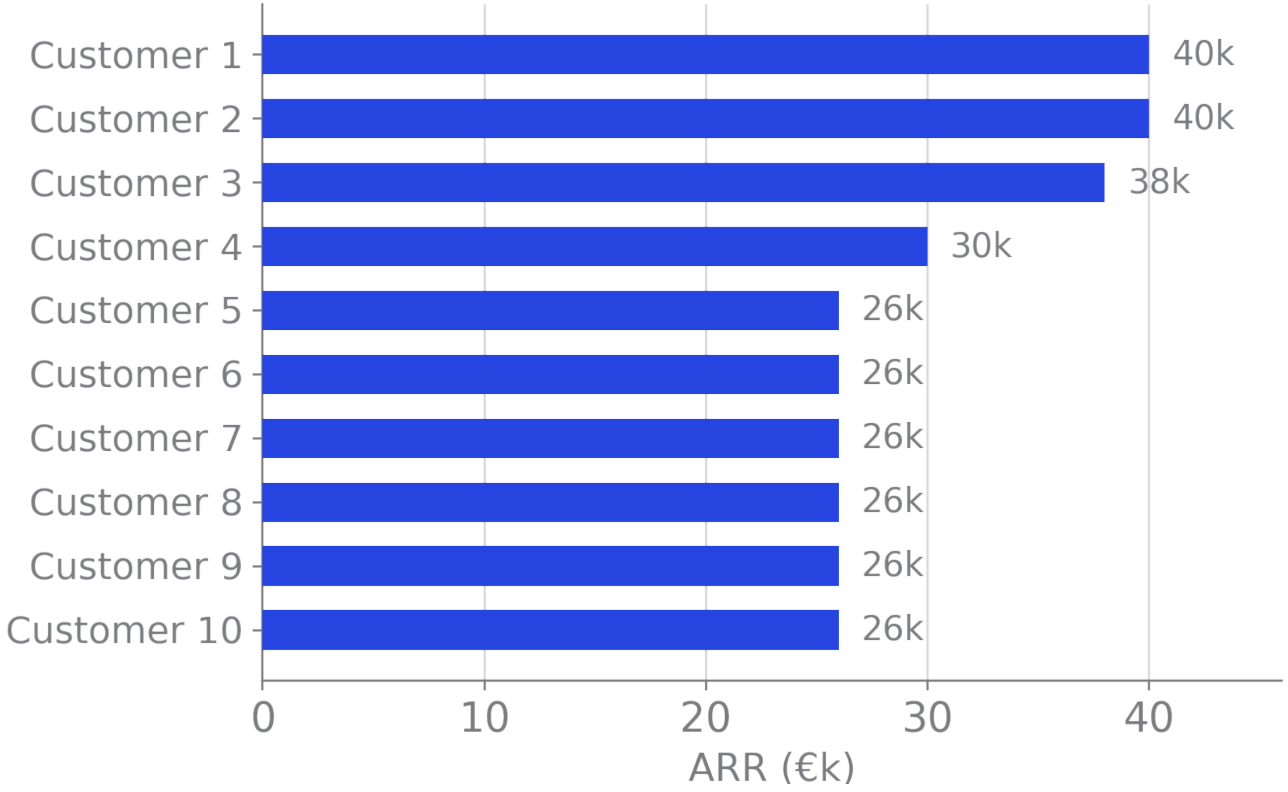
Volume upsell +€0.56M

and cross-sell +€0.85M

Net +€9.25M

€9.18M → €18.43M (reconciled)

Zero concentration risk — a major exit asset



Top 10 = 1.3% of ARR

The largest account represents just 0.18% of ARR.
No single customer can shake the business.

> The flip side: a pure long-tail SMB model — growth comes from the number of logos, not a handful of whales. A machine to maintain, not an account to protect.

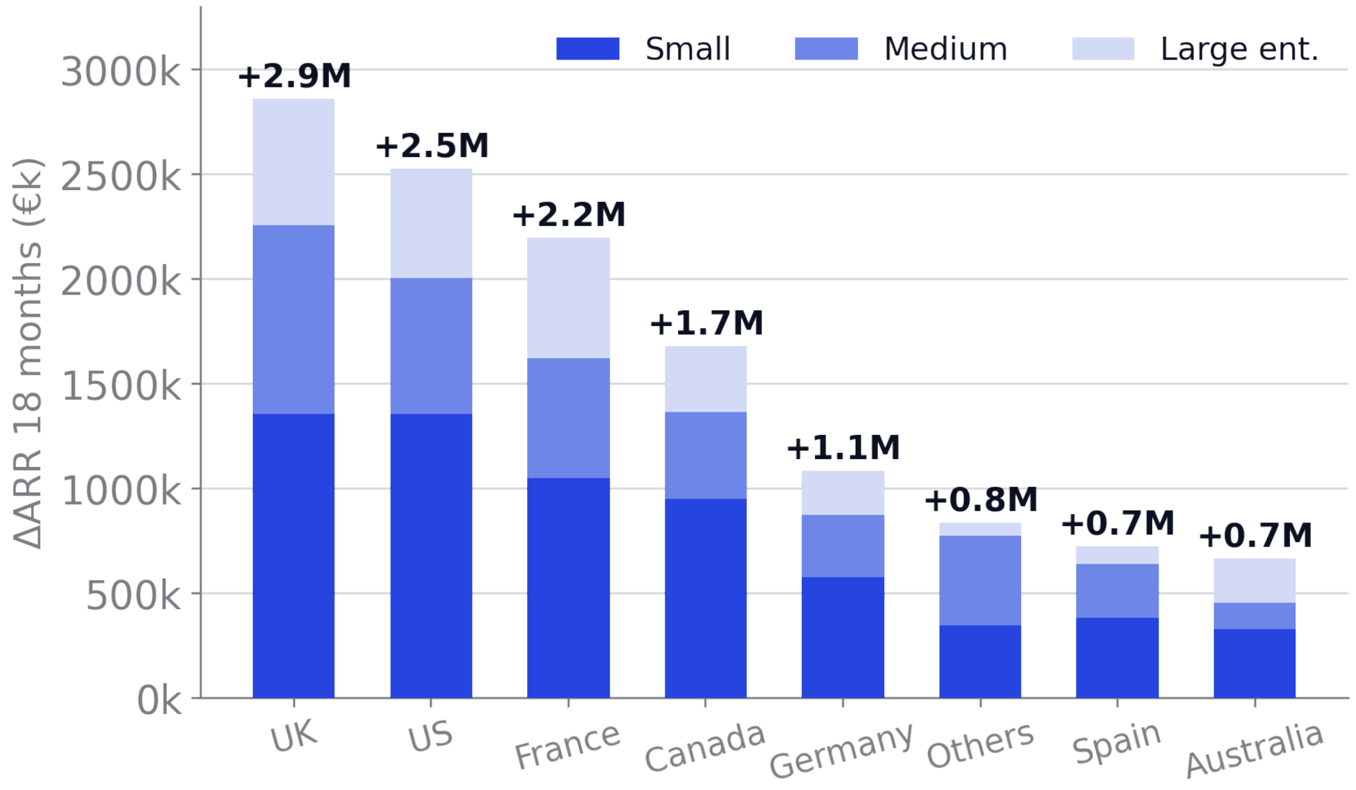
› **What are the main growth drivers? Which segments in particular are pulling it?** FINCOME MCP

Diversified across 4 dimensions, concentrated in one industry and 2 sales reps

Channel	Partnerships +215% (low CAC) · digital + direct sales ≈ 64% of ARR
Industry	Technology 51% of ARR · healthcare +183%, a rising pillar
Country	UK breakout across all sizes · English-speaking markets now ahead of France
Size	Large enterprise +172%: fastest growth AND lowest churn
Sales rep	Charlie + Alice = 66% of the book → key-person risk

› **Which segment (account size / geography) is driving growth the most?** FINCOME MCP

The United Kingdom has become the #1 growth engine



UK: +€2.86M over 18 months

#1 country in absolute terms, ahead of the US (+2.53) and France (+2.20)

Twin SMB engines

US small +€1.36M (+122%) and UK small +€1.36M (+199%)

Canada small: +226%

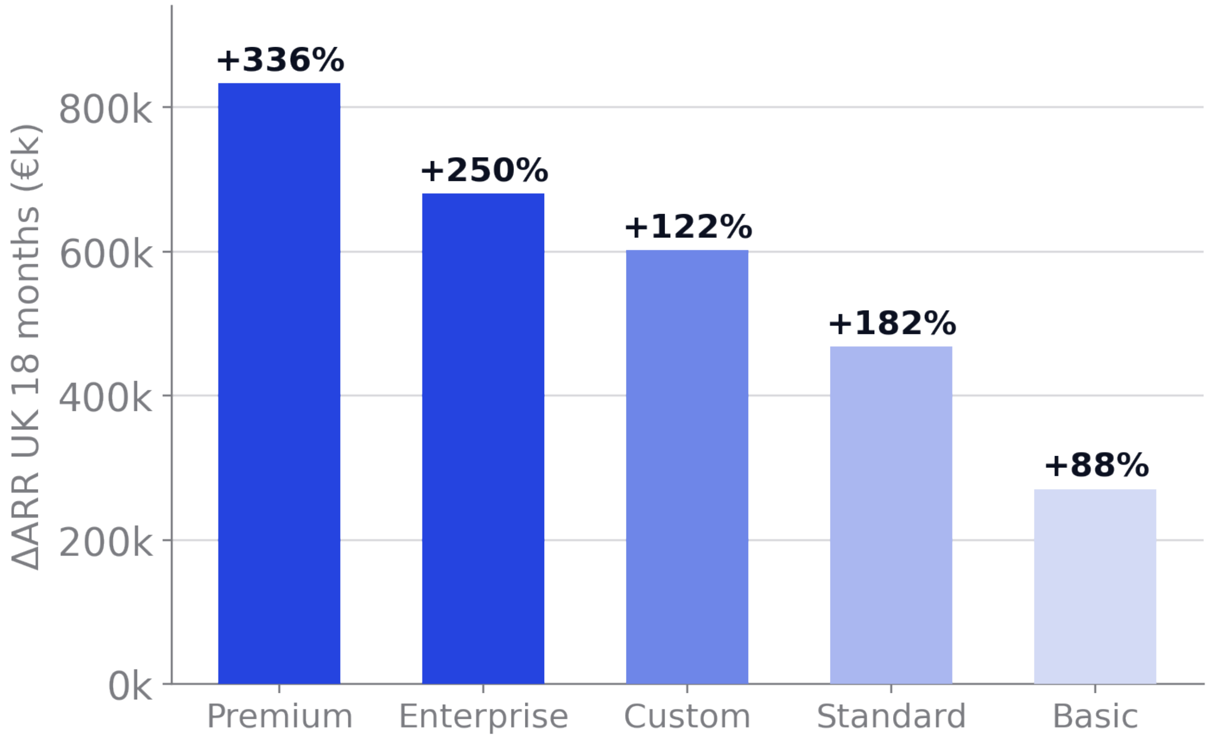
the fastest-growing large-base cell

UK medium: €1.45M

+163%, the largest medium cell in the portfolio

› **Which product is breaking out, and in which geography?** FINCOME MCP

The UK breakout is a Premium + Enterprise story



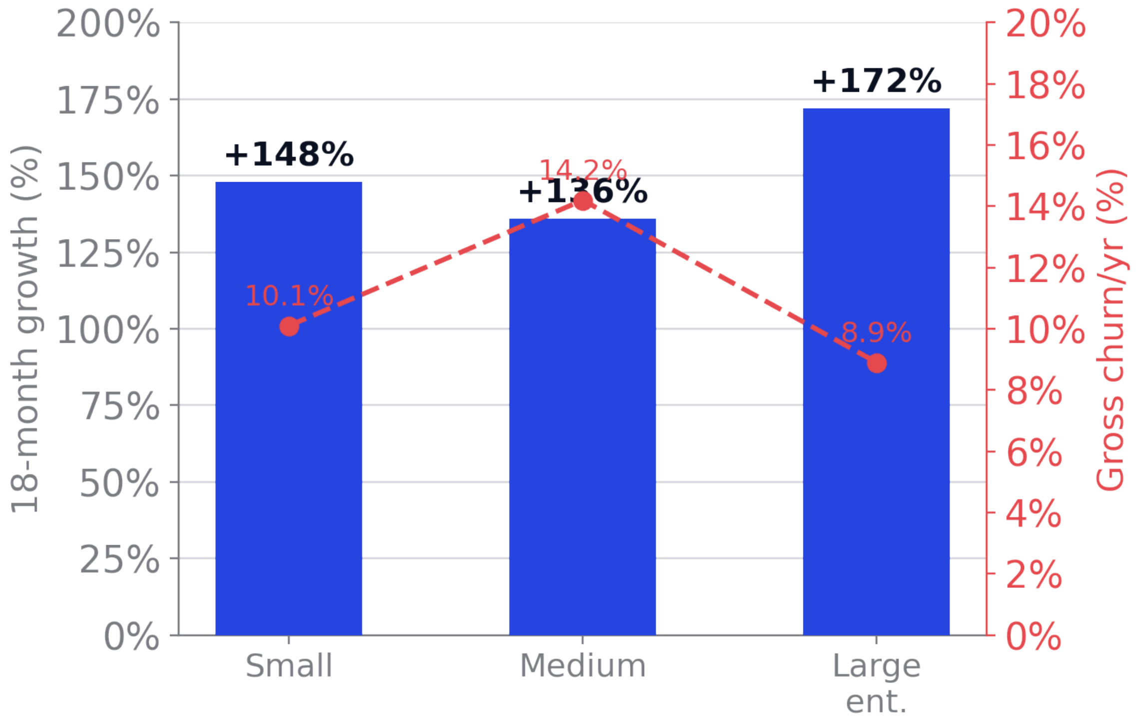
UK Premium: ×4.4 in 18 months

From €247k to €1.08M in ARR (+336%). UK Enterprise +250% (+€0.68M). Top-tier plans are driving the geography.

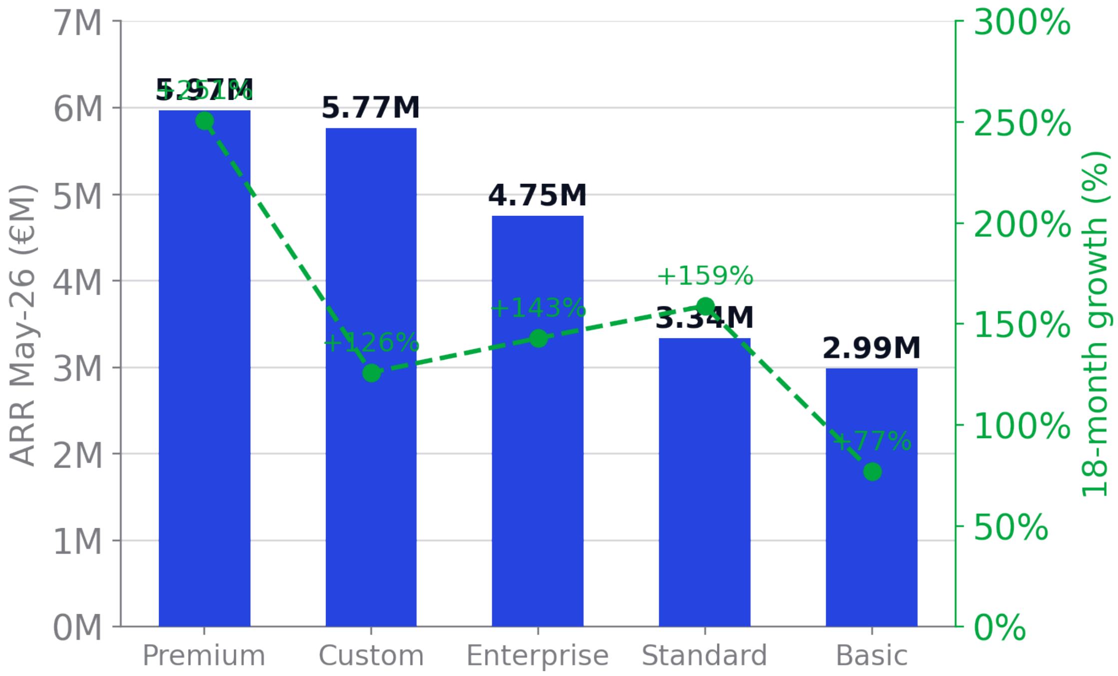
Premium = the global locomotive

The US, France and the UK each carry ~€1.1–1.2M of Premium ARR; +222% to +336% across all major markets.

The move upmarket is working — the Enterprise segment performs best



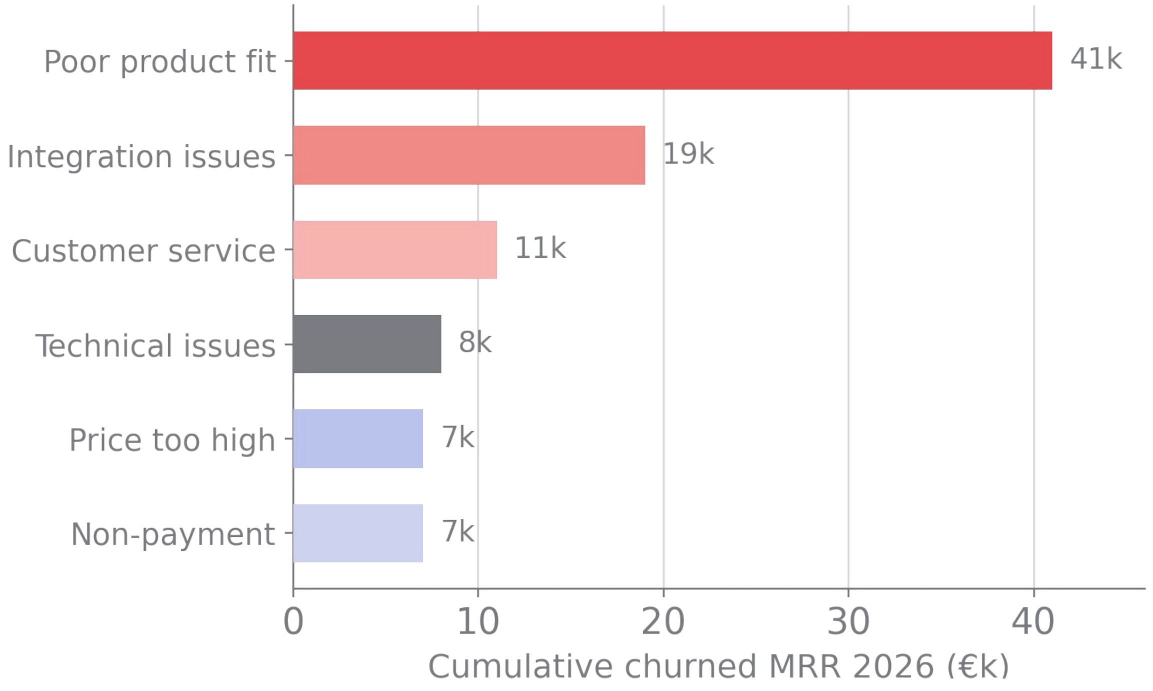
Large enterprise: +172% and the lowest churn (~9%)

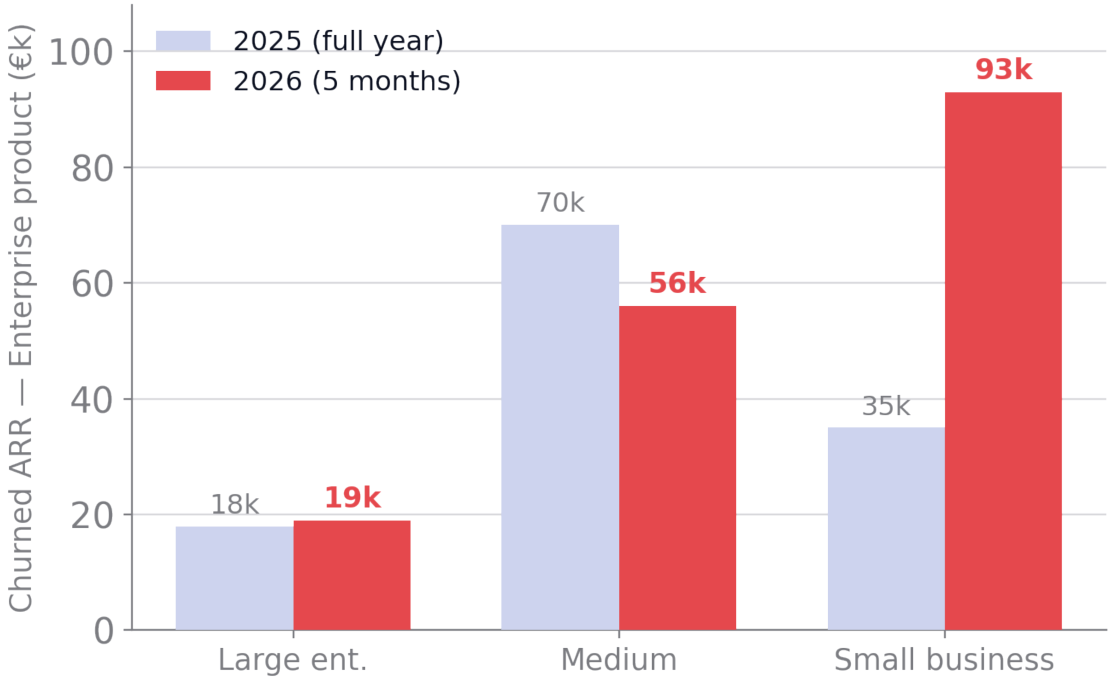


Premium: the locomotive (+251%), now #1

› **What are the main reasons for churn? Is it more pronounced for certain products / customer types?** FINCOME MCP

Operational churn — “Enterprise” products mis-sold to SMBs



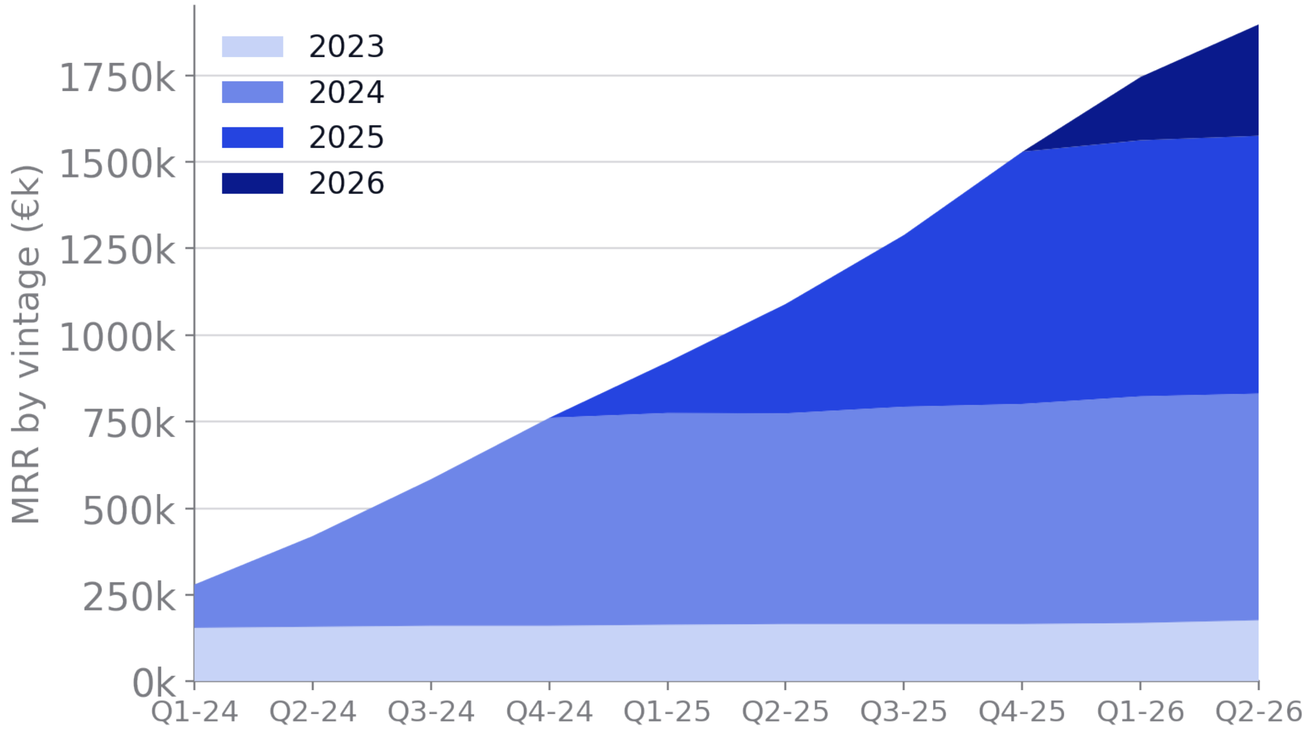


64% product + integration · 8% price

Enterprise → small business: €35k (2025) → €93k in 5 months (2026)

› **Does SaaSCo's installed base of customers generate growth?** FINCOME MCP

Flat-plus legacy base, growth by stacking new vintages



SEGMENT SCORECARD

Segment	Growth	NRR
Large enterprise	+172%	**~99%**
Healthcare	+183%	**~102%**
Small business	+148%	**~101%**
Technology	+152%	**~100%**
Medium business	+136%	**~97%**
Government	+99%	**~101%**

An excellent growth asset — durability hinges on NRR

Strengths

- Zero customer concentration (top 10 = 1.3%)
- UK = #1 engine, Premium/Enterprise breakout
- Move upmarket is working (ARPA +13%, Premium +251%)
- Large enterprise: fast growth + low churn
- Price IS being actioned (upsell +€2.65M)
- Churn is operational (64% product/integration)

Areas for improvement

- NRR ~100%: flat net (mix cancels out price upsell)
- Vertical concentration in technology (51%)
- Dependence on 2 sales reps (66% of the book)
- Undersized CS (2 CSMs / ~1,400 accounts)
- Enterprise mis-sold to small accounts (churn ↑)
- Decelerating growth · CAC/payback not instrumented

› **Which levers should be activated first to create value?** FINCOME MCP

Five levers, in order of priority

1. **Move NRR from ~100% to 105–110%**
   Protect the mix (which cancels out price upsell), cut 'poor product fit' churn, strengthen CS capacity. The lever that re-rates the entire multiple.

2. **Overweight the star segments**
   Large enterprise, healthcare, finance + the UK Premium/Enterprise momentum. Requalify medium business and education.

3. **Fix product fit**
   Stop selling the Enterprise tier to small accounts (the #1 churn cell in 2026) — strict ICP qualification.

4. **Instrument CAC, payback, LTV/CAC**
   Without them, the acquisition machine's efficiency remains an assertion, not evidence.

5. **De-risk the sales dependency**
   Documentation, pooling of the Charlie/Alice accounts, continuity plan.

Finally fly your growth on instruments.

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