TEACHERS FOR PEACE

Ten-Year Sustainability & Social Enterprise Strategy 2027–2037

From volunteer commitment towards lasting financial independence · Document 4 of 4

November 2026 · Prepared by Jennifer Marie Richmond, Founder & CEO · Draft for strategic and financial review

For The Giving Collaborative, strategic advisers, prospective funding partners and future governance representatives.

The strategic horizon uses 2027 as the baseline and transition year and 2037 as the ten-year destination. Annual tables contain eleven calendar-year observations, not eleven elapsed years of development.

> All commercial projections are illustrative and assumption-based. They are not forecasts, promises or independently audited figures. The Teachers for Peace Academy is a business hypothesis, not an incorporated company or an established commercial operation.

Founder’s letter

Building an organization that can sustain its own mission

To the partners and supporters of Teachers for Peace,

In March 2022 I began teaching people whose lives had been interrupted by war. I did not start with a business plan. I started with a class, a few volunteers and a conviction that education should not stop when everything else does. Since then our communities have grown to include learners connected to Ukraine, Afghanistan and Syria, and our youth initiative, Learners to Leaders, has given young people a place to lead.

Almost all of this has been built on voluntary effort, on generosity and, at times, on my own money. That has carried us far, but it is not a foundation that others can safely depend on. Learners, educators and partners deserve an organization whose continuity does not hinge on the next grant decision or on one person’s capacity.

This document sets out a ten-year direction. It proposes that we test whether Teachers for Peace can earn income from educational services that people and institutions are willing to pay for, and use the net surplus to protect free education for learners affected by conflict and displacement. I want to be clear about what it is and what it is not. It is a strategy built on hypotheses that we will test carefully. It is not a claim that the business already works. Where our own illustrative numbers show that an ambition is out of reach, I have said so.

I am asking for your challenge more than your agreement. I would rather revise a target now than defend an unrealistic one later.

> I am not simply trying to secure the next grant. I want to build an organization that can support its own mission, protect its learners and continue making a difference for generations.

With gratitude and determination,

Jennifer Marie Richmond

Founder & CEO, Teachers for Peace

How to read this document

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The following evidence categories distinguish organizational history, founder intentions, planning estimates and untested commercial assumptions. Labels do not substitute for supporting records.

Label	Meaning
Established fact / reported history	Described in organizational material; founder-reported indicators retain their qualifications.
Founder-approved decision	A founder decision, not ratification by an independent statutory governing body.
Proposed direction	A strategic intention for adviser review.
Commercial hypothesis	A business idea requiring real customer evidence.
Planning estimate	A preliminary operating figure checked for arithmetic consistency, not actual cost confirmation.
Illustrative assumption	A placeholder showing how the model works, not a forecast.
Unconfirmed / open	Evidence, professional advice or a decision is still required.

Prepared by Jennifer Marie Richmond with assistance from digital calculation and document-review tools. Figures are preliminary planning estimates and have been checked internally for arithmetic consistency. They have not been independently audited, professionally certified or formally approved.

The appropriate description of the work is **internal calculation and consistency review**.

1. Executive strategic summary

Teachers for Peace has provided free education to people affected by war since March 2022, following Russia's full-scale invasion of Ukraine. Its work has been delivered largely by volunteers and supported by donations, grants and the founder's personal contributions. This strategy proposes a ten-year transition from the 2027 baseline to the 2037 destination, towards recurring essential operations increasingly supported by net income earned from mission-aligned educational services.

Five things this strategy says

- **The free mission is protected.** Eligible learners affected by conflict and displacement retain free access to core mission education. Commercial activity exists to support that commitment, never to replace it.
- **Two business hypotheses come first:** paid professional development through a proposed Teachers for Peace Academy, and paid institutional education partnerships. Neither has substantiated sales evidence in the available records.
- **Growth follows evidence.** Discovery, a minimum viable offering, paid pilots, repeatability and a scale decision govern commercial development.
- **The illustrative model does not reach the original coverage targets.** Base-case net earned contribution covers approximately 24.6% of recurring mission and infrastructure costs in 2037, against a 100% ambition. Targets require revision unless customer evidence supports materially stronger prices, margins or volumes.
- **Philanthropy remains essential.** The aim is not to end generosity, but to reduce the risk that core education depends on securing another grant.

Internally Reconciled Planning Baseline

The January–June 2027 ten-contributor planning estimate is €50,849.15 before fiscal-host fees, €56,499.06 with an assumed 10% fee deducted from gross receipts, or €55,270.82 with an assumed 8% fee. Neither fee rate nor fee base is confirmed. These calculations are internally consistent but do not establish actual costs, lawful payment arrangements or financial viability.

Scenario B is an alternative nine-payable-contributor calculation, not a smaller organizational structure. It temporarily excludes Nataliia Vasylieva's €800 monthly payment only while lawful and practical payment arrangements remain unresolved. The supplied budget explicitly includes a 10% compensation-related planning allowance; removing €4,800 in nominal compensation also removes €480 of that allowance. The earlier apparent reconciliation discrepancy is therefore resolved arithmetically, while payment eligibility and actual compliance costs remain open.

€60,000	€56,499.06	24.6%	2037
Initial fundraising ambition; not secured	Scenario A gross at assumed 10% host fee	Illustrative 2037 earned-income coverage	Ten-year destination from 2027 baseline

Decisions requested from advisers

- Challenge or support professional development and institutional partnerships as the first hypotheses.
- Recommend evidence-based coverage targets in place of unsupported directional targets.
- Help identify qualified legal and tax advisers on lawful commercial activity and structure.
- Advise on justified start-up investment, minimum liquidity and reserve policy.
- Help distinguish affordable mission stabilization from unpriced commercial development.

2. Our mission and 2037 vision

Mission. Teachers for Peace offers free language learning, educational activities, community connection, wellbeing opportunities and youth leadership to people affected by war and displacement. Its main programme communities are connected to Ukraine, Afghanistan and Syria.

> Our defining commitment: eligible learners affected by conflict and displacement continue to access core mission education free of charge.

2037 vision — proposed direction, not a guaranteed outcome. Teachers for Peace aims to become a financially resilient, internationally respected, mission-led education organization whose free programmes are supported by sustainable, diversified income generated from the educational value it creates. This means:

- A dependable free education mission.
- A viable earned-income model with diversified recurring customers.
- Appropriately supported educators and operational leaders.
- Transparent financial management, independent oversight and appropriate operating reserves.
- Strong safeguarding and data protection, with measurable learner and community impact.
- A documented founder succession plan.

- The long-term ability to sustain essential operations without relying on new unrestricted grants, if evidence supports that ambition.

International volunteer educators remain central. The initial funding request stabilizes those coordinating and supporting volunteers; it does not replace volunteer teaching with a fully paid mission teaching workforce. Paid commercial delivery requires separate capacity, fair compensation and explicit permission to use any materials involved.

3. Current organizational and financial position

3.1 Current status and historical contribution

Teachers for Peace operates through Open Collective Europe (OCE) as fiscal host. It is founder-led and has not established its own independently incorporated nonprofit entity or statutory governing board. Educational delivery, administration and leadership have relied largely on voluntary contribution.

The founder reports more than 4,000 free lessons, more than 700 cumulative learners and more than 70 educators involved over time. These are cumulative historical indicators pending reconciliation, not independently audited totals or current monthly participation figures. This edition does not add awards, endorsements or partnership claims that cannot be checked against the relevant source records.

November–December 2026 is a transitional, unfunded planning period. The initial compensated operating proposal covers **1 January–30 June 2027**.

3.2 Proposed ten-person operating team

Contributor	Role	Monthly proposal
Nataliia Vasylieva	Education, Teacher & Learner Support Lead	€800
Iryna Serdiuk	Ukraine Chapter Lead	€800
Osama Raii	Syria Chapter Lead	€800
Zainab Bayat	Afghanistan Chapter Lead	€800
Loubna Aitkharraz	Safeguarding Focal Point, Technology & Cybersecurity Lead	€800
Viktoriia Dudych	Programme Coordination & Communications Lead	€500
Scarlett Fletcher	Communications & Editorial Lead	€500
Jill Teasdale	Community Wellbeing & Engagement	€300

Contributor	Role	Monthly proposal
Liliana Manuela Carvalho Gonçalves	Educational Activities & Community	€300
Svitlana Hochachko	Volunteer & Community Engagement	€300
Ten contributors	**Monthly nominal compensation**	**€5,900**
Six months	**January–June 2027**	**€35,400**

All ten roles are proposed part-time contributions. Amounts are nominal proposals, not verified take-home pay, employment contracts or complete employer costs. Hours, deliverables, availability, payment routes and backup arrangements must be documented before commitments. This strategy does not invent agreed working schedules.

Nataliia leads educational, teacher and learner support; Iryna leads the Ukraine chapter. Viktoriia coordinates programmes and operational communications rather than automatically holding all global operational responsibility. Scarlett leads editorial and fundraising communications. Loubna combines internal safeguarding coordination, technology and cybersecurity; appropriate external escalation and professional support remain necessary.

Sofia Koval is a possible future impact-reporting contributor, not one of the initial funded ten. Jennifer Marie Richmond remains Founder and CEO, with no compensation requested for January–June 2027. This exclusion is temporary, not a permanent expectation of unpaid leadership.

3.3 Strategic and professional contributors

Patricia Bergström, Zana Aston, Cherise Faith and Richard Graham have been identified as contributors of strategic or professional expertise. Their involvement does not constitute a statutory board. Current strategic contributions are described as unpaid; the January–June 2027 compensation budget includes no adviser fees. Any separate economic arrangement requires independent confirmation rather than an unconditional assertion that none could exist.

Zana Aston is a strategic adviser and potential future governance contributor.

3.4 Detailed six-month baseline

Status: preliminary planning estimates. Scenario A and Scenario B are alternatives and must never be added together.

Budget item	Scenario A	Scenario B
Nominal compensation	€35,400.00	€30,600.00
Payment-related allowance, 10%	€3,540.00	€3,060.00
Software and digital platforms	€2,006.50	€2,006.50
Staff connectivity — Syria	€480.00	€480.00
Learner connectivity	€1,200.00	€1,200.00
GDPR and data protection	€900.00	€900.00
Legal and accounting	€900.00	€900.00
Safeguarding and training	€1,500.00	€1,500.00
Educational materials	€300.00	€300.00
Operating subtotal	**€46,226.50**	**€40,946.50**
Contingency, 10%	€4,622.65	€4,094.65
Expenditure before host fees	**€50,849.15**	**€45,041.15**
Host fee at assumed 10%	€5,649.91	€5,004.57
Gross requirement at 10%	**€56,499.06**	**€50,045.72**
Gross requirement at 8%	€55,270.82	€48,957.77
Headroom if €60,000 raised; 10% fee	€3,150.85	€8,958.85

Scenario A monthly nominal compensation is €5,900; Scenario B is €5,100. Other operating costs in the subtotal, including the payment allowance, are €10,826.50 for A and €10,346.50 for B. Non-compensation costs excluding that allowance are €7,286.50 in each scenario.

Scenario B is not a confirmed decision. It excludes Nataliia's payment solely while lawful and practical payment arrangements remain unresolved and does not remove her role. The 10% allowance is a planning assumption, not confirmation of worker classification, taxes, statutory contributions or complete contractor or employment costs. If compliant costs are higher, revise the budget before commitments.

Fiscal-host calculation and headroom

Where a fee is deducted from gross receipts, gross requirement equals expenditure before fees divided by one minus the fee rate. Thus Scenario A at 10% is €50,849.15 ÷ 0.90 = €56,499.06, rounded to cents. OCE must confirm both the contribution rate and applicable fee base in writing; 8% and 10% are scenarios, not verified terms.

If a fee were instead added to net expenditure, Scenario A would be €54,917.08 at 8% or €55,934.07 at 10%. Those are alternative calculation bases, not recommended substitutes or confirmed OCE charges.

Raising €60,000 with a 10% deduction would leave €54,000 before operating expenditure. Subtracting the relevant pre-fee expenditure produces the headroom shown above. Headroom is not cash already available, a reserve balance or automatic spending authority.

3.5 Cumulative fundraising ambitions

Period from January 2027	Cumulative ambition	Incremental ambition
Months 1–6	€60,000	€60,000
Months 1–12	€150,000	€90,000
Months 1–24	€250,000	€100,000

The €150,000 includes the first €60,000; the €250,000 includes the first €150,000. These remain current fundraising ambitions, not secured income or approved future expenditure budgets. The earlier reference to US$250,000 is superseded by the brief's €250,000 target; no currency conversion has been applied.

3.6 Illustrative constant-cost projections, not approved expenditure forecasts

These projections repeat every six-month budget line, including legal, GDPR, safeguarding and educational materials, at the same amounts. They exclude inflation, compensation changes, new roles, new chapters, currency changes and expansion. Each future period requires a fresh review. This short-term constant-cost illustration differs deliberately from the indexed and stepped long-term model in Section 11.

Period	A: before fee	A: gross 10%	B: before fee	B: gross 10%
6 months; Jun 2027	€50,849.15	€56,499.06	€45,041.15	€50,045.72
12 months; Dec 2027	€101,698.30	€112,998.12	€90,082.30	€100,091.44
18 months; Jun 2028	€152,547.45	€169,497.18	€135,123.45	€150,137.16
24 months; Dec 2028	€203,396.60	€225,996.24	€180,164.60	€200,182.88

The reference table multiplies the rounded six-month gross requirement. Grossing up the cumulative unrounded pre-fee amount instead can differ by €0.01 at 12–18 months and €0.02 at 24 months. The reference figures are retained consistently; this is a rounding convention, not additional expenditure.

Indicative coverage comparison	Scenario A	Scenario B
€150,000 less 12-month core gross	€37,001.88	€49,908.56
€250,000 less 24-month core gross	€24,003.76	€49,817.12

These differences are hypothetical gross funding margins if ambitions are met, not spendable net balances. Further host fees, restrictions, unpriced requirements and revised costs must be considered. No 18-month fundraising goal is specified; none is invented.

Unpriced phased expansion and decision gates

Stage	Starts when	Additional requirement	Amount
1. Delivery protection	Received funds above protected core	Ukraine and Afghanistan lead connectivity; Syria and Afghanistan backup power	To be costed
2. Security and support	Next available funding	Password manager, backups, small IT-support allowance	To be costed
3. Equipment	Funding and inventory review	Laptops, headsets and replacements where gaps are evidenced	To be costed
4. Communications and evaluation	Further available funding	Funder materials, impact evaluation and reporting	To be costed

No stage starts on pledged or expected funds alone. Obtain quotations or justified estimates, check donor restrictions and OCE requirements, and document authorization. If funding stops, pause the latest stage first and protect essential delivery. An apparent surplus must not be automatically spent.

3.7 Open items limiting the baseline

- OCE’s actual rate, fee base, trading permissions and payment rules.
- Legal payment arrangements, worker classification and actual statutory costs; the source also raises a 10% versus 15% provision for consideration, without establishing either as sufficient.
- Nataliia’s payment eligibility and practical route.
- Current unrestricted cash: the referenced €76.27 balance may include €60 of For Every Mother funding. No opening cash is assumed.
- The source’s missing “Screenshot 14.51.10” and underlying transaction evidence.
- Actual learner connectivity requirements and unpriced stages 1–4.
- Receipt and donor conditions for US$2,000 GivingTuesday Learners to Leaders funding, kept restricted and separate from general operations.

- Future inflation, realistic capacity, commercial start-up costs and the funding of founder compensation after the initial period.

4. Why our existing model needs to evolve

The model demonstrates educational need and people's willingness to give time to meet it. It does not demonstrate organizational continuity if key volunteers step back, a grant is not renewed or Jennifer cannot continue contributing personally.

Dependency	Why it matters	Strategic response
Voluntary administrative labour	Finance, safeguarding and coordination cannot rely indefinitely on goodwill.	Documented, affordable compensation and realistic responsibilities.
Unpredictable philanthropy	Grant cycles are uncertain; core costs recur monthly.	Gradually build earned net contribution, diversified philanthropy and reserves.
Founder funding and dependency	Financial and operational risks concentrate in one person.	Delegation, independent oversight, backups and succession planning.

Earning income is one response, not the only response. It may distract from teaching, consume scarce capacity and fail commercially. Small controlled tests are therefore preferable to creating fixed obligations before demand is demonstrated. Stabilizing volunteer support and governance remains valuable even if an Academy pilot does not succeed.

5. Proposed hybrid social enterprise model

The strategy assesses a protected free mission alongside a potential earned-income function. These are functional distinctions, not a statement that two legal entities already exist.

Dimension	Free education and community	Proposed Academy
Purpose	Protected social mission	Positive net contribution supporting the mission
Who it serves	Conflict- and displacement-affected learners	Schools, institutions and professionals able to pay
Activities	Classes, languages, continuity, community, Learners to Leaders, access support	Professional development, institutional projects; potentially language services, resources and consultancy
Funding	Philanthropy now; possible future earned surplus	Customer revenue; possible separately justified start-up funding
Status	Existing educational initiative under fiscal hosting	Commercial hypothesis without proven revenue

Two legal approaches remain open

- **Approach A:** earned-income activity through a suitable nonprofit framework, subject to legal advice and any necessary permissions.
- **Approach B:** a separate commercial enterprise with appropriate governance, ownership arrangements, financial separation and lawful agreements supporting the nonprofit mission.

Neither approach has been selected or implemented. Trading permission under the current OCE arrangement is not assumed. No Teachers for Peace commercial shareholding company has been established, no equity has been issued through exploratory exercises and no ownership percentages have been agreed for advisers.

Keep five categories separate: the current educational initiative; volunteer and strategic contributions; the proposed compensated 2027 operating roles; a possible future independently governed nonprofit; and a possible future commercial enterprise. The Academy cannot be treated as a present source of surplus, a shareholder structure or a funding guarantee.

6. Teachers for Peace Academy

The Academy is a business hypothesis to test, not an established business. Its proposed starting point is practical experience in online teaching across languages and cultures, inclusive classrooms and support for learners whose lives have been disrupted. That experience does not itself demonstrate paid-market demand or professional accreditation.

Proposed professional development themes

- Inclusive education and multilingual classrooms.
- Intercultural communication, global citizenship and education for peace.
- Engaging online teaching practices.
- Responsible trauma-informed educational approaches, delivered only with appropriately qualified professionals and without implying clinical services.

Operating principles

- Academy contributors are paid fairly for commercial work; unpaid volunteer labour must not be used to generate commercial profit.
- Free mission learners are not unpaid commercial resources. Any case study, image, story or marketing use requires appropriate, informed and freely given consent and safeguarding assessment.
- Intellectual property ownership and permitted uses are agreed in writing before sale or licensing.
- Net surplus is reported transparently; allocation to the mission follows the eventual lawful structure and applicable agreements.
- Commercial preparation, delivery, sales and administration receive separate workload and cost tracking.
- No commercial commitment reduces safe free provision or draws restricted programme money into trading without permission.

7. Revenue opportunities and prioritization

The source assesses five potential income streams. No customer interviews, contracts, sales, quotations or market research are evidenced in the available records. The proposed research activities below are requirements, not completed achievements. Prices and costs are illustrative assumptions.

7.1 Academy professional development

Element	Assessment
Target customer	Teachers, schools and education NGOs seeking inclusive, multilingual and online teaching skills.
Customer problem	Displaced and multilingual learners; limited specialist practice-based training.
Offer and value	Live online workshops drawing on experience since 2022 teaching war-affected learners.
Alternatives	University CPD, commercial training, free NGO webinars and MOOCs.
Illustrative price and cost	€65 per participant; €300 instruction; €120 preparation; 6% platform charges; €10 acquisition per participant.
Contribution	€295.40 per 14-participant workshop, or 32.5%, before shared overhead.
Upfront investment	Curriculum, booking, payments and legal review: To be costed.
Key risks	Low willingness to pay; crowded market; specialist qualifications for trauma-related content.
Evidence and timing	20+ discovery interviews and a paid pilot; approximately 6–9 months to first validation.
Expansion condition	Two paid pilots with positive direct contribution and satisfactory feedback; later repeatability gate also applies.

7.2 School and university partnerships

Element	Assessment
Target customer	Schools and universities seeking intercultural learning, leadership and global classroom projects.
Offer and value	Term-length facilitated intercultural projects designed with institutional staff.
Alternatives	Virtual exchanges, Erasmus+ projects and in-house global citizenship curricula.
Illustrative price and cost	€4,500 per contract; direct delivery cost 50% of price.
Key risks	Long sales cycles, procurement, safeguarding minors and reliance on one client.
Evidence and timing	10 institutional conversations and one signed pilot agreement; approximately 9–15 months.
Expansion condition	One renewed contract and a documented safeguarding framework.

7.3 Later-stage opportunities

Stream	Assessment	Earliest proposed test
C. Paid language education	An established market exists generally, but TFP demand is untested. Capacity, fair pay and contributors' own teaching businesses create considerations. Separate fully from free classes.	2029; after conflict-of-interest policy
D. Resources and licensing	Potentially high margin after creation; requires original materials, clear IP rights and distribution. Small illustrative revenues from 2029.	2029; after IP review
E. Consultancy and institutional services	Requires demonstrated competence, professional expertise and evidenced outcomes. Not modeled.	2031 or later

7.4 Prioritization

Stream	Mission fit / capability	Speed to test	Risk	Priority
A. Professional development	High / High	Fast	Medium	1 — primary
B. Institutional partnerships	High / Medium	Slow	Medium	2 — secondary
C. Paid languages	Medium / High	Fast	High	3 — deferred
D. Resources	Medium / Low	Medium	Low	4 — deferred
E. Consultancy	Medium / Low	Slow	High	5 — later

Ratings are the founder's qualitative judgments for adviser challenge, not externally established market rankings.

8. Customer research and commercial validation

The two priority hypotheses progress through five stages. No stage begins until its preceding exit criteria are met. Interviews demonstrate interest, not sales; purchases demonstrate willingness to pay, not necessarily repeatable profitability.

Stage	Activity	Proposed exit criteria
A. Discovery	Interview customers about needs, budgets, buying decisions and alternatives.	At least 20 interviews; at least 5 identify budget and willingness to pay near the test price.
B. Minimum viable offering	Define one workshop's scope, audience, price and cost.	Written offer, priced unit economics and legal/fiscal-host permission to sell.

Stage	Activity	Proposed exit criteria
C. Paid pilot	Record actual sales, costs, hours and feedback.	At least 9 paying participants and positive direct contribution; actual costs govern.
D. Repeatability	Further cohorts; repeat purchases and referrals.	Three consecutive positive-contribution workshops; at least 20% repeat or referred buyers.
E. Scale decision	Document expand, adjust or stop decision.	Genuine demand, positive contribution, sufficient capacity and acceptable risk.

The workshop's illustrative break-even is approximately 8.2 participants, rounded up to nine paying places. Positive contribution after direct costs is not full commercial profitability: allocated overhead and any lawful taxes still matter. The two-pilot milestone in Section 7 is permission to continue testing, not a substitute for the stronger repeatability gate.

Research should record the customer's role in buying, procurement timing, training budget, alternatives considered and reasons for declining. Test institutional willingness to pay separately from individual educator interest. Do not use mission learner contact data as a commercial lead list.

Thresholds remain proposed for adviser review. Mission learners must not become unpaid commercial resources at any stage. Stop or redesign decisions should be recorded as responsible learning, not concealed as failure.

9. Unit economics and pricing assumptions

Formula: workshops × paying participants × price = gross sales revenue. Subtract direct costs for contribution before shared overhead; subtract shared overhead and the tax/legal provision for modeled net contribution. Any actual transfer to the mission also depends on cash, legal permissions and the eventual structure.

One workshop; 2027 prices	Basis	Amount
Gross revenue	14 × €65	€910.00
Instructor compensation	Per workshop	−€300.00
Preparation and curriculum	Per workshop	−€120.00
Platform and transactions	6% of revenue	−€54.60
Marketing and acquisition	14 × €10	−€140.00
Direct costs	**Before shared overhead**	**−€614.60**

One workshop; 2027 prices	Basis	Amount
Contribution	**32.5% of revenue, rounded**	**€295.40**
Break-even participants	€420 ÷ (€61.10 − €10)	8.2

Status: illustrative assumptions. Replace inputs with quotations, actual pilot costs and observed prices. VAT and other tax treatment are unknown. The 6% transaction/platform assumption is not confirmation of an OCE commercial fee and must not be substituted for fiscal-host terms.

Model-wide assumptions

Assumption	Value	Status
Cost escalation	3.0% annually	Illustrative
Price escalation	2.5% annually	Illustrative
Institutional contract	€4,500; 50% direct cost	Illustrative
Licensing direct cost	15% of revenue	Illustrative
Shared commercial overhead	€3,000 indexed + 15% of gross revenue	Illustrative
Tax/legal provision	10% of positive pre-tax contribution	Placeholder, not tax advice
2027 core mission cost	€101,698.30; twice six-month pre-fee estimate	Provisional annualization
Accounting step-up	€12,000 from 2029, in 2027 prices	Illustrative
Operations lead step-up	€18,000 from 2031, in 2027 prices	Illustrative
Governance/review step-up	€10,000 from 2033, in 2027 prices	Illustrative

The long-term model does not mechanically repeat the six-month plan across eleven observations: it indexes costs and adds infrastructure steps. However, the annualization remains provisional. It does not establish that every half-year cost recurs identically, that future compensation is adequate, or that later founder compensation and legal compliance are fully priced.

The stated cost and price escalation assumptions require careful application in a restored workbook. Fixed delivery and acquisition inputs, percentage-based charges, indexed contract prices and explicit licensing amounts must be distinguished rather than applying inflation twice. Commercial start-up work remains separately unpriced.

10. 2027–2037 strategic roadmap

2027 is the baseline and transition year; 2037 is the destination ten years later. The table contains eleven annual reference points across that ten-year interval. These are intentions conditional on evidence, affordability and lawful arrangements, not guaranteed annual achievements.

Year	Objective	Commercial milestone	Organization / governance	Decision gate
2027	Financial foundations	Discovery, one MVO, authorized pilot	Controls, cost evidence, legal feasibility	Positive pilot direct contribution and lawful route
2028	Commercial validation	Repeat buyers; institutional pilot	Monthly P&L; finance support if funded	Positive direct contribution across review period
2029	Repeatable model	Reliable pipeline; clear Academy offer	Professional accounting; advisory mechanism	Pipeline covers two quarters of workshops
2030	Consolidation	Stable paid delivery capacity	Stronger reporting and leadership	Independent financial review commissioned and completed
2031	Diversification	No customer above 25% of revenue	Operations lead if affordable	Concentration limits met
2032	Majority coverage ambition	Scale only evidenced products	Delegated budgets	Test >50% aspiration; revise against evidence
2033	Founder independence	Shared business development	Test 90-day continuity plan	Continuity test passed
2034	Resilience	Withstand largest-client loss	Reserve policy applied	Stress test and reserve review
2035	Near-independence ambition	Most essential costs from non-philanthropic income	Independent governance intended	Review actual coverage annually
2036	Independence stress test	Model a year without new unrestricted grants	Board-level review if constituted	Publish results honestly
2037	Sustainable core mission	Full dependable net coverage remains ambition	Current succession plan	No reserve drawdown disguising deficit

The original 2032 majority-coverage and 2035–2037 independence milestones are retained as aspirations, not model-supported expectations. Section 12 provides a slower proposed pathway. Staffing additions require documented affordability; references to future finance, Academy or operations leads do not create appointments.

11. Annual financial sustainability pathway

These amounts are not forecasts or promises. Without sales evidence, the base case illustrates mechanics and the scale of the challenge. Values below preserve the source's rounded annual outputs; the underlying full-precision workbook was not supplied. Totals calculated from displayed rounded components can differ by approximately €1, and some accumulated balances can differ from summed displayed movements for the same reason.

To retain every annual metric while keeping tables readable, the source's wide tables are presented as four linked tables. All amounts are euros, rounded to whole euros; costs are shown as deductions where applicable.

11.1 Commercial revenue — illustrative base case

Year	Workshops	Institutional	Licensing	Other earned
2027	€3,640	€0	€0	€0
2028	€11,193	€4,613	€0	€0
2029	€22,946	€14,183	€500	€0
2030	€35,279	€24,230	€1,500	€0
2031	€48,215	€34,770	€3,000	€0
2032	€61,775	€45,822	€5,000	€0
2033	€73,872	€57,405	€7,000	€0
2034	€86,536	€64,189	€9,000	€0
2035	€97,570	€71,277	€11,000	€0
2036	€109,101	€78,678	€12,000	€0
2037	€116,488	€86,406	€13,000	€0

11.2 Commercial costs and net contribution

Year	Direct costs	Overhead	Tax/legal	Net earned
2027	−€2,458	−€3,546	€0	−€2,364

Year	Direct costs	Overhead	Tax/legal	Net earned
2028	−€9,899	−€5,461	−€45	€401
2029	−€22,802	−€8,827	−€600	€5,400
2030	−€36,486	−€12,430	−€1,209	€10,884
2031	−€50,982	−€16,274	−€1,873	€16,856
2032	−€66,319	−€20,367	−€2,591	€23,319
2033	−€80,992	−€24,324	−€3,296	€29,666
2034	−€93,735	−€27,648	−€3,834	€34,508
2035	−€105,569	−€30,777	−€4,350	€39,150
2036	−€117,830	−€33,881	−€4,807	€43,261
2037	−€127,401	−€36,416	−€5,208	€46,869

11.3 Mission costs, reserve contributions and philanthropy

Year	Mission core	Infrastructure	Reserve addition	Philanthropy needed
2027	€101,698	€0	€0	€104,063
2028	€104,749	€0	€2,619	€106,967
2029	€107,892	€12,731	€3,412	€118,635
2030	€111,128	€13,113	€3,287	€116,644
2031	€114,462	€33,765	€5,505	€136,876
2032	€117,896	€34,778	€4,262	€133,617
2033	€121,433	€47,762	€6,295	€145,824
2034	€125,076	€49,195	€5,118	€144,881
2035	€128,828	€50,671	€5,402	€145,751
2036	€132,693	€52,191	€5,699	€147,322
2037	€136,674	€53,757	€6,009	€149,571

11.4 Coverage and conditional liquidity

Year	Earned coverage	Annual net cash movement	Closing reserve
2027	−2.3%	€0	€0

Year	Earned coverage	Annual net cash movement	Closing reserve
2028	0.4%	€2,619	€2,619
2029	4.5%	€3,412	€6,031
2030	8.8%	€3,287	€9,318
2031	11.4%	€5,505	€14,823
2032	15.3%	€4,262	€19,084
2033	17.5%	€6,295	€25,379
2034	19.8%	€5,118	€30,497
2035	21.8%	€5,402	€35,900
2036	23.4%	€5,699	€41,599
2037	24.6%	€6,009	€47,608

Formulas: net contribution = gross revenue − direct costs − overhead − tax/legal provision. Coverage = net contribution ÷ (recurring mission costs + infrastructure) × 100. Philanthropic requirement = mission costs + infrastructure + reserve contribution − net contribution.

Annual cash movements and reserves assume the entire philanthropic requirement is received, with zero opening unrestricted cash in the model. They do not demonstrate actual liquidity. Negative earned contribution is a commercial funding requirement, not money available to the mission.

Fiscal-host fees on philanthropic receipts are excluded from these annual requirements. The source mentioned an illustrative 8%; both 8% and 10% remain unconfirmed scenarios. Gross fundraising would be higher where a fee applies, calculated using the confirmed rate and base. Commercial tax/legal provisions are not substitutes for those fees.

Illustrative mix of earned contribution and philanthropy

The source’s comparison chart is represented by the complete numerical tables above: net earned contribution rises from a modeled loss of €2,364 in 2027 to €46,869 in 2037, while the modeled philanthropic requirement remains €149,571 in 2037. That philanthropic figure includes reserve building and excludes fiscal-host gross-up. The comparison is derived entirely from assumptions, not actual income.

11.5 Volume assumptions behind the base case

Year	Workshops	Institutional contracts
2027	4	0

Year	Workshops	Institutional contracts
2028	12	1
2029	24	3
2030	36	5
2031	48	7
2032	60	9
2033	70	11
2034	80	12
2035	88	13
2036	96	14
2037	100	15

Even the 2037 base case assumes 100 paid workshops and 15 institutional contracts annually, far beyond anything evidenced commercially to date. These are ambition tests, not demand estimates. The four modeled 2027 workshops also exceed the two explicit pilot milestones in Section 17. The operational roadmap takes priority: additional workshops require evidence and permission, and the financial model must be rebased to actual delivery.

12. Financial independence and reserve targets

Primary measure: Earned-Income Coverage Ratio = net earned contribution available for the mission ÷ recurring mission and infrastructure expenditure × 100. Net contribution is after direct costs, allocated commercial overhead and the illustrative tax/legal provision. Gross sales are never counted as mission funding.

12.1 Original ambition against illustrative scenarios

Year	Original target	Conservative	Base	Growth
2027	Validate pilots	−2.7%	−2.3%	−2.1%
2028	10%	−1.5%	0.4%	1.3%
2029	20%	0.7%	4.5%	6.5%
2030	35%	2.7%	8.8%	12.1%
2031	45%	4.1%	11.4%	15.4%

Year	Original target	Conservative	Base	Growth
2032	60%	5.9%	15.3%	20.5%
2033	70%	7.1%	17.5%	23.4%
2034	80%	8.1%	19.8%	26.3%
2035	90%	9.0%	21.8%	28.9%
2036	100%	9.7%	23.4%	31.0%
2037	100%	10.3%	24.6%	32.6%

Target support: not applicable for the 2027 validation milestone; every numerical target from 2028–2037 is unsupported by all three displayed scenarios and requires revision. These values preserve the source's scenario comparison in place of its chart. Conservative and growth parameter sets were not supplied in sufficient detail to reproduce them fully; retain them as source illustrations pending documented assumptions, not independently checked alternative forecasts.

12.2 What the model tells us

In 2037, net contribution of €46,869 covers 24.6% of approximately €190,431 in mission and infrastructure costs. The remaining operating gap is approximately €143,562 before reserve additions and fiscal-host fees.

The source's workshop sensitivity uses approximately €150.89 in marginal net contribution per additional workshop. At that margin the gap represents approximately 951 additional workshops, or roughly 1,051 workshops annually including the 100 already modeled. This is a rough sensitivity, not a capacity plan: it assumes unchanged marginal economics and no further infrastructure requirement. Rounding up to complete workshops would require approximately 952 additional workshops. Such volume is not a plausible present route to independence.

Reaching 100% would require a materially different model: validated higher pricing, higher-margin institutional or licensing revenue, more efficient delivery, or a differently scoped core cost base consistent with mission protection. Sales, prices or volumes must not be manipulated simply to force a 100% result.

12.3 Proposed slower-growth pathway

Period	Revised directional ambition	Basis and caveat
2027–2028	Validate; no coverage target	No evidenced sales history.
2029–2031	5–15% coverage	A period-level ambition; early years may fall below it.

Period	Revised directional ambition	Basis and caveat
2032–2034	15–25% coverage	Requires repeat demand; upper end exceeds base case.
2035–2037	25–35%; reassess independence	Requires growth performance; 35% exceeds displayed 2037 growth case.

These are still proposals for adviser review, not a newly established forecast. The original 100% ambition remains visible because it describes the founder's destination; it must not be represented as achievable until real commercial results support it.

12.4 Proposed reserve policy

- Target three months of recurring mission and infrastructure costs by 2037; modeled closing reserve approximately €47,608.
- Increase the target reserve proportion linearly from zero at the 2027 baseline to 25% of annual recurring costs in 2037. Cash additions vary because the cost base grows and steps up.
- Restricted funds never count towards unrestricted reserves.
- Disclose reserve use honestly; do not use drawdowns to portray an operating deficit as a balanced recurring model.
- No new recurring obligation without appropriate authorization, funding and a documented affordability assessment.
- A reserve policy is not evidence that reserves exist. The modeled balances depend on all assumed funding being received.

13. Governance and legal development

The founder's governance ambition draws on her TechWomen4Boards board-readiness capstone: build an organization with independent oversight, shared leadership, measurable impact and continuity beyond its founder. This is a development objective, not a claim that a statutory board already exists.

13.1 Legal options for professional assessment

Option	Potential advantages	Questions for advisers
Continued fiscal hosting for free mission	Continuity and lower administrative burden	Trading permitted? Fee base? Contracting and reporting rules?
Separate commercial entity	Potential separation of commercial risk	Jurisdiction, ownership, control and lawful mission transfers?
Nonprofit with permissible trading	Potential single structure and mission protection	Trading limits, tax treatment and governance requirements?

No option is presented as definitively suitable. Qualified legal and tax advice must consider relevant Belgian and Spanish implications and other applicable jurisdictions. A separate company does not automatically eliminate shared reputational, contractual or governance risks.

13.2 Matters requiring professional advice

- Independent nonprofit incorporation, governance duties and the possible commercial company.
- VAT registration and cross-border digital education tax treatment.
- Institutional contracts, international payments and applicable restrictions.
- Ownership and licensing of intellectual property and the Teachers for Peace name.
- Employment versus contractor status, compensation and statutory costs.
- Adviser arrangements, conflicts of interest, ownership proposals and independent decisions.
- Lawful allocation or transfer of commercial surplus to the free mission.

Exploratory agreements remain outside these funder-facing documents until independently reviewed. Their creation using digital calculation and document-review tools does not determine legal status. Whether any agreement was signed, accepted or relied upon must be established before describing it as binding or non-binding.

13.3 Governance safeguards

- A future skills-based board, potentially five to seven members, with appropriate independence and legal responsibilities.
- Independent financial oversight and clear safeguarding accountability.
- Written delegation, expenditure limits and separation of preparation, review and payment functions where capacity allows.
- A conflict-of-interest register and documented handling of related-party decisions.
- Transparent reporting, measurable impact and responsible growth.
- Founder succession and a practical 90-day continuity plan.

A potential future financial interest is not automatically wrongdoing. Anyone involved in a decision about their own compensation, ownership or financial benefit must disclose it and should not independently approve that decision. No adviser equity or remuneration commitment is created here.

13.4 During fiscal hosting

Internal coordination meetings, advisory review, a financial review group, a safeguarding escalation mechanism and documented decisions can be developed without calling them a statutory board. All expenditure must comply with OCE rules and donor restrictions. Internal authorization cannot override the fiscal host's requirements.

Refer to OCE questions about fee rates and fee bases, contributor eligibility, international payment routes, expense evidence, restrictions, trading permission, sales invoicing, VAT handling, contracts, ownership of hosted assets, account access and delegated authority during founder absence. Obtain written responses before relying on assumptions.

13.5 Responsible escalation of financial responsibility

Phase	Priorities
2027–2028	Reporting, lawful payments, expense evidence, cash-flow management and responsible compensation.
2029–2031	Delegated budgets, stronger controls, professional accounting and independent review when commissioned.
2032–2037	Independent governance, succession, reserves and an affordable staffed commercial function.

13.6 Proposed financial responsibility matrix

Task	Initial 2027 arrangement	Target from 2030
Prepare information	Founder with finance volunteer/contributor if available	Finance lead or accountant
Review information	Founder; advisers on request	Independent reviewer or constituted board committee
Authorize expenditure	Founder within documented permissions and OCE rules	Budget holders within delegated limits
Process payments	OCE under its applicable procedures	Fiscal host or lawful own finance function
Reconcile transactions	Finance contributor separate from authorizer where feasible	Accountant
Track restricted funds	Founder with finance support	Finance lead reporting to governance body
Report externally	Founder	Executive lead with governance review
Review compensation/conflicts	Independent review mechanism to be established	Independent governance body

No authority is formally delegated by this table. Current capacity gaps must be disclosed and mitigated. The founder must not independently approve her own later compensation; informal advice does not itself provide statutory authority or resolve the need for independent approval.

Monthly reporting should distinguish receipts, restrictions, approved expenditure, actual payments, commitments, budget variance, cash available, expected liabilities and unresolved evidence. Expenditure records should include purpose, invoice or receipt, payee details, eligibility, restriction checks and documented authorization.

14. Responsible compensation and founder succession

Sustainable leadership requires professional capacity, independent oversight and honest financial planning. The founder's work should not remain permanently unpaid. No founder compensation is requested for January–June 2027, but an **April–June 2027 founder-compensation review** remains part of the plan.

Any later compensation requires available funding, legal compliance, documented duties, an affordability assessment, conflict disclosure and independent approval. This strategy creates neither an automatic salary nor a back-payment obligation. The long-term model must be updated when a lawful, independently reviewed proposal exists.

Period	Leadership continuity milestone
2027	Document responsibilities and shared access-controlled knowledge; April–June compensation review; start practical continuity arrangements.
2028	Name functional backups where agreed; develop the 90-day founder-absence plan.
2029–2030	Continue independent compensation review; delegate business development.
2031–2033	Delegated management, independent financial oversight and practical continuity testing.
2034–2037	Governance-approved succession process, if constituted, and long-term leadership renewal.

90-day founder-absence contingency

- Identify an agreed operations deputy and a separate safeguarding deputy; do not invent appointments.
- Maintain secure role-based access to essential schedules, process records, contracts and account recovery arrangements.
- Agree with OCE the contact list, payment permissions and temporary authorization route.
- Continue safe classes and existing commitments; pause new commercial obligations.
- Provide weekly cash and safeguarding checks to the appropriate internal review contacts, using privacy-sensitive reporting.
- Document restoration of normal responsibilities, lessons learned and unresolved risks after the contingency.

Backups require actual availability and training. Naming a person in a plan is not evidence that the person has agreed or can lawfully exercise a financial or safeguarding function.

15. Mission protection and safeguarding

- Core education remains free; Learners to Leaders remains a free youth leadership initiative.
- Learner information is never treated as a commercial asset.
- Learners are not required to take part in commercial activity.
- Children and vulnerable learners receive appropriate protection.
- Commercial customers do not dictate mission priorities; quality and safety take precedence over growth.
- Each income-producing service is assessed for mission alignment; restricted funds remain protected.

15.1 Mission-conflict evaluation

Step	Question	If not satisfied
1	Consistent with mission and values?	Decline.
2	No reduction in free provision or diversion of mission educators?	Redesign or decline.
3	No unauthorized learner data, image or story use?	Decline.
4	Safeguarding and data-protection requirements met?	Pause until met.
5	Positive expected direct contribution?	Separately fund as mission work or decline.
6	Reasons and reviewer recorded?	Complete decision record before proceeding.

15.2 Learner journey

The six-stage journey connects long-term sustainability to the people it exists to serve. It describes the operating model and standards being formalized during 2027, not a claim that every process is fully implemented.

Stage	Learner experience	Enabling support
1. Discover	Find trustworthy information about free opportunities.	Chapter leads and communications contributors provide clear, privacy-sensitive information.
2. Join	Register and understand participation expectations.	Coordinators support accessible registration, appropriate consent and limited data collection.
3. Connect	Find a suitable class, teacher and community contact.	Chapter leads, Nataliia and coordination match needs, language and availability.
4. Learn	Take part in free learning and activities.	Volunteer teachers, educational support, class tracking and connectivity assistance where funded.
5. Belong and Grow	Build confidence, continuity and relationships.	Community and wellbeing contributors support engagement, feedback and safe referral.
6. Participate and Lead	Contribute ideas and youth leadership.	Learners to Leaders offers supported participation with appropriate safeguarding and consent.

Country chapter leads help identify practical barriers, including disrupted connectivity, electricity and safety. Teachers and support contributors need a clear escalation route to Loubna’s safeguarding coordination role, without presenting her as a substitute for

specialist or emergency services. A learner's inability to attend or use a camera must not be treated as lack of commitment.

15.3 Volunteer educator journey

Stage	Educator experience	Support and expectations
1. Discover	Understand the mission and volunteer opportunity.	Clear role information and realistic capacity expectations.
2. Apply	Share relevant experience and availability.	Documented onboarding and appropriate suitability checks to be formalized.
3. Orientation and Safeguarding	Learn boundaries, privacy and escalation routes.	Safeguarding guidance, conduct expectations and account security.
4. Plan and Coordinate	Agree a class plan and schedule.	Nataliia's educational support, chapter insight and Viktoriia's coordination.
5. Teach	Deliver safe, inclusive online learning.	Materials, learner support, incident reporting and appropriate class records.
6. Stay Engaged and Develop	Receive feedback and remain connected.	Volunteer/community engagement, peer learning, recognition and retention support.

Retention depends on manageable expectations, responsive support and genuine community, not on assuming indefinite unpaid availability. Commercial work must be separately agreed and compensated; volunteering for the free mission does not authorize unpaid commercial use of teaching or materials.

15.4 Privacy, security and scheduling

Respect privacy-sensitive participation in Afghanistan and elsewhere. Cameras are not required. Do not publish identifying information, images, attendance lists or location details without appropriate safeguards and consent. Use access controls, secure account recovery, suitable backups and incident escalation. Syria is identified by name without national flags.

Global schedules should record a UTC reference, the session date and relevant local equivalents. Europe/Madrid uses CET, UTC+1, until the transition at 01:00 UTC on 28 March 2027; from that point it uses CEST, UTC+2, until 31 October 2027, when it returns to CET at 01:00 UTC. Kabul remains UTC+4:30 throughout. For the January–June operating period, the March transition must be reflected in actual session dates rather than treating Madrid as a fixed offset.

Scheduling should account for educator availability, chapter safety and connectivity, and communicate changes through agreed channels. No paid pilot should consume the coordination capacity necessary to maintain the free timetable.

16. Commercial, financial and organizational risk

Likelihood and impact are the founder's qualitative assessments. Future Academy, finance and operations lead roles are proposed functions, not established appointments. Until responsibilities are agreed, the founder coordinates allocation and escalation rather than assuming the functions are already staffed.

Risk; likelihood / impact	Early warning	Mitigation	Proposed owner	Trigger
Too few buyers; High / High	Pilot below 9 participants	Discovery; small pilots	Founder	Two below break-even: stop or redesign
High acquisition cost; Medium / Medium	CAC above €10 per participant	Referrals and partner channels	Academy lead	CAC above 25% of price
Low margins; Medium / High	Contribution below 25%	Price review and cost control	Finance lead	Two quarters below 20%
Client concentration; Medium / High	One client above 25%	Diversification limits	Founder	Above 40%: adviser escalation
Delivery capacity; High / Medium	Waiting lists; overtime	Paced growth; paid trainer pool	Operations function	Free classes affected
Founder burnout; High / High	Missed deadlines; one-person authorizations	Delegation; backups; 90-day plan	Founder / advisers	Critical task without backup
Educator loss; Medium / High	Departures; reduced availability	Support; fair commercial pay; curricula	Operations function	Two key departures in a quarter
Legal/tax complications; Medium / High	Host or adviser concerns	Advice before trading	Founder	No sales without permission
Payment restrictions; Medium / Medium	Failed or delayed payments	Lawful, confirmed payment routes	Finance function	Any contributor payment failure
Safeguarding/privacy; Low–Medium / Very high	Incident or complaint	Policies, training and DPIA where needed	Safeguarding focal point	Immediate appropriate escalation

Risk; likelihood / impact	Early warning	Mitigation	Proposed owner	Trigger
Low unrestricted cash; High / High	Under two months' costs	Reserve policy; spending pause	Finance function	Under one month: pause non-essentials
Inflation/currency; Medium / Medium	Costs exceed 3% indexation	Annual reforecast; euro pricing	Finance function	Variance above 10%
Grant changes; High / High	Declined renewals	Diverse funders; reserves	Founder	Funding gap above three months
Mission distraction; Medium / High	Free teaching hours fall	Ring-fenced mission capacity	Founder / advisers	Any commercial-caused reduction

16.1 Revenue downside scenarios

Status: source illustrative outputs. The sensitivity assumes reduced commercial activity and associated costs while fixed overhead remains. Actual cancellations or weak sales may leave more committed costs than this simplified sensitivity allows.

Scenario metric	2028	2031	2034	2037
25% of base: net contribution	−€2,206	€1,935	€6,136	€8,996
25%: coverage	−2.1%	1.3%	3.5%	4.7%
50%: net contribution	−€1,322	€6,909	€15,594	€21,620
50%: coverage	−1.3%	4.7%	8.9%	11.4%
75%: net contribution	−€439	€11,882	€25,051	€34,244
75%: coverage	−0.4%	8.0%	14.4%	18.0%
100% base: coverage	0.4%	11.4%	19.8%	24.6%

Contribution falls faster than revenue because fixed overhead does not shrink proportionately. At 25% of base, early years lose money. Grant income cannot be assumed to fill every shortfall. If earned income underperforms, pause commercial expansion before sacrificing mission safety.

16.2 What could pause and what must be protected

Could be paused	Must be protected
New products and marketing	Safeguarding coordination, policies and incident response
Infrastructure steps and new hires	Core free classes at a reduced, safe scale where necessary
Reserve additions temporarily, with disclosure	Data protection, financial records and statutory compliance
Non-essential travel, events and tools	Existing Learners to Leaders continuity commitments

“Must be protected” establishes priority rather than a guarantee of unlimited delivery without funding. If resources become inadequate, communicate promptly, reduce scope safely and meet applicable obligations. Do not spend restricted funds on unrelated shortfalls.

17. First 24-month implementation plan

This operational sequence governs commercial development. Items marked **To be costed** or requiring quotations have no established price. Develop one product only until it passes its go/no-go tests. The initial six-month mission budget does not automatically fund commercial start-up work.

17.1 Activities and responsibilities

Quarter	Commercial activity	Operational activity	Responsible function
Q1 2027	Workshop discovery; legal feasibility brief	Controls; compare plan with actuals; confirm host fee	Founder; finance support if available
Q2 2027	Design one minimum viable workshop	IP agreement; booking/payments; founder-compensation review	Proposed Academy lead; founder; independent reviewers
Q3 2027	First authorized paid pilot	Track P&L, workload and mission impact	Academy and finance functions
Q4 2027	Pricing review; second pilot	Annual review and 2028 budget	Founder; advisers
Q1 2028	Repeat cohorts and referral tracking	Monthly management accounts	Academy and finance functions

Quarter	Commercial activity	Operational activity	Responsible function
Q2 2028	10 institutional discovery conversations	Institutional safeguarding framework	Founder; safeguarding focal point
Q3 2028	First institutional pilot if agreed	Contract templates; confirmed VAT treatment	Founder; qualified legal adviser
Q4 2028	Twelve-month commercial review	Capacity and compensation review; 2029 plan	Founder; advisers

17.2 Costs, evidence and decision gates

Quarter	Cost status	Evidence / deliverable	Go / no-go
Q1 2027	Legal advice: To be costed	20 interview records; host's written trading position	At least 5 budget signals and lawful sales route
Q2 2027	Curriculum time: To be costed	Priced offer; real quotations; independent compensation process	Positive direct contribution at 14 or fewer participants
Q3 2027	Illustrative direct cost €614.60	Sales, costs, hours and feedback	At least 9 paying participants and positive direct contribution
Q4 2027	Only within separately authorized funding	Two-pilot P&L and adviser review	Continue validation or redesign
Q1 2028	Part-time finance support: To be costed	Repeat/referral rate and accounts	At least 20% repeat or referred buyers
Q2 2028	Staff time: To be costed	Conversation notes and budget signals	One institution willing to agree paid pilot
Q3 2028	Legal review: To be costed	Signed agreement and delivery record	Direct contribution at least 40% of price
Q4 2028	No new figure established	Actual coverage and lessons learned	Scale, adjust or stop; revise ten-year targets

Timing is conditional. The earlier 6–9 month workshop and 9–15 month institutional validation estimates are indicative durations from the relevant research start, not commitments that override this staged timetable. If permissions, funding or capacity are delayed, the next stage moves accordingly.

17.3 Mission stabilization alongside commercial testing

- **January–March 2027:** document contributor responsibilities and availability, payment constraints, learner registration, volunteer onboarding, chapter

connectivity and weekly coordination.

- **April–June 2027:** review delivery capacity, formalize safeguarding and privacy standards, review founder compensation independently and prepare the next funded operating period.
- **Monthly:** report class activity, educator retention, learner engagement, safety concerns using appropriate confidentiality, finance variance and cash commitments.
- **Before expansion:** demonstrate that free provision and the learner and educator journeys remain supported; do not use revenue growth alone as the success measure.

18. Questions for strategic and financial review

Experienced advisers are invited to challenge assumptions and help identify responsible routes to sustainability. No recommendation or commitment is attributed here to any named adviser.

1. Which revenue model deserves priority: professional development, institutional partnerships or an alternative not yet considered?
2. Are €65 per workshop participant, 14 participants and €4,500 institutional contracts credible starting assumptions?
3. What commercial expertise should be secured first, and how can it be funded responsibly?
4. Which legal structure should qualified advisers assess first?
5. What level of start-up investment is justified before sales evidence exists?
6. What minimum liquidity and reserve levels are appropriate, and how quickly should they be built?
7. How should earned income and philanthropic support interact, and how should this be explained to donors?
8. Which governance controls should be established first during fiscal hosting?
9. What evidence would justify scaling the Academy without reducing mission provision?
10. Given approximately 24.6% base-case coverage in 2037, what targets and timeline should replace the original numerical ambitions?

> Protect the mission. Validate the business model. Build the financial foundation. Establish accountability. Grow only when the evidence supports it.

Appendix A. Financial and strategic assumptions register

Ref.	Assumption	Status	Evidence required
A1	Free core education for eligible learners	Founder commitment	Future governance ratification
A2	Ten contributors; €5,900 monthly; €35,400 six-monthly	Planning estimate	Duties, lawful arrangements and payment routes
A3	Nine payable alternative; €5,100 monthly; €30,600 six-monthly	Conditional alternative	Nataliia payment decision
A4	Scenario A subtotal €46,226.50; 10% contingency	Internally consistent estimate	Actual costs and quotations
A5	10% compensation allowance; €480 removed in B	Documented budget assumption	Professional assessment of actual compliance costs
A6	8% or 10% host fee on gross receipts	Unconfirmed scenarios	OCE written rate and base
A7	Employment/contractor costs	Unconfirmed	Legal, payroll and accounting advice
A8	Zero opening unrestricted cash in model	Model assumption	OCE balance net of restrictions and liabilities
A9	GivingTuesday restricted and excluded	Separate funding treatment	Receipt records and donor conditions
A10	2027 mission cost twice six-month estimate	Illustrative annualization	Updated 12-month cost plan
A11	3% cost; 2.5% price escalation	Illustrative	Actual trends and reforecast
A12	2029/2031/2033 infrastructure additions	Illustrative	Role definitions, quotes and funding
A13	€65 × 14 workshop; Section 9 costs	Illustrative	Discovery and paid pilot results
A14	4 to 100 workshops annually	Illustrative	Demand, capacity and roadmap alignment
A15	€4,500 contracts; 50% cost; 0 to 15 annually	Illustrative	Institutional pilot and renewal
A16	Licensing €500 in 2029 to €13,000 in 2037	Illustrative	IP review, product and distribution tests

Ref.	Assumption	Status	Evidence required
A17	€3,000 indexed + 15% overhead; 10% tax/legal	Illustrative placeholders	Actual costs, legal structure and tax advice
A18	Three-month reserve by 2037	Proposed policy	Adviser review and governance adoption
A19	Commercial activity permitted	Not established	Host confirmation and legal advice
A20	€60,000 / €150,000 / €250,000 cumulative ambitions	Fundraising intentions	Receipts and restrictions; not operating costs

Additional matters requiring a decision include the independent founder-compensation mechanism, commercial start-up funding, future ownership and mission-transfer arrangements, paid commercial capacity and the fully specified conservative and growth scenarios. No assumptions register entry creates a contract or commits funds.

Appendix B. Cross-document consistency and internal calculation review

Arithmetic consistency is distinct from real-world confirmation: a figure may calculate correctly while its underlying assumptions remain unconfirmed. This edition does not repeat the source's unsupported claim that every annual model and both language editions were generated and checked from a single available workbook.

B1. Cross-document consistency register

Category	Consistent position in all four documents
Operating period	1 January – 30 June 2027
Initial fundraising ask	€60,000
First-year ambition	€150,000 cumulative
Two-year ambition	€250,000 cumulative
Proposed compensated team	Ten part-time contributors
Scenario A compensation	€5,900 a month; €35,400 over six months
Scenario B compensation	€5,100 a month; €30,600 over six months
Founder compensation	Not included in the first six months; review April–June 2027
Fiscal host	Open Collective Europe (OCE)

Category	Consistent position in all four documents
Hosting fee	Unconfirmed; 8% and 10% illustrative
Current governing board	Not independently constituted
Academy	Proposed business hypothesis; not incorporated
Equity	No ownership allocation approved or issued
Financial review	Internal calculation and consistency review only
Impact history	Founder-reported cumulative figures pending reconciliation
Learners to Leaders funding	Restricted and kept separate

B2. Baseline calculation checks

Calculation	Result	Internal review finding
A: €5,900 × 6	€35,400.00	Matches
B: €5,100 × 6	€30,600.00	Matches
A: subtotal × 10%	€4,622.65	Matches
A: subtotal plus contingency	€50,849.15	Matches
A: pre-fee ÷ 0.92	€55,270.82	Matches to cents
A: pre-fee ÷ 0.90	€56,499.06	Matches to cents
B: subtotal plus contingency	€45,041.15	Reconciles
B: pre-fee ÷ 0.92	€48,957.77	Matches to cents
B: pre-fee ÷ 0.90	€50,045.72	Matches to cents

Scenario B removes €4,800 nominal compensation plus €480 allowance from Scenario A’s subtotal: €46,226.50 − €5,280 = €40,946.50. The contingency then falls by €528, producing a total pre-fee reduction of €5,808. Removing nominal compensation alone would give €45,569.15 before fees, which is not the supplied Scenario B method.

The ten-person monthly sum is five €800 roles, two €500 roles and three €300 roles: €4,000 + €1,000 + €900 = €5,900. Fundraising increments are €150,000 − €60,000 = €90,000 and €250,000 − €150,000 = €100,000.

B3. Discrepancy and correction register

Ref.	Issue	Treatment
D1	Earlier nine-person allowance treated as undocumented	Resolved arithmetically using the budget; legal adequacy remains open.
D2	Earlier US$250,000 target	€250,000 cumulative as set by the founder; no conversion.
D3	Unknown host rate/base	Both rates remain illustrative; gross-up and add-on distinguished.
D4	Fundraising ambitions exceed core cost illustration	Coverage margins shown; no automatic expansion spending.
D5	Original coverage targets unsupported	Retained visibly; slower proposal qualified.
D7	Misleading audit and approval wording	Replaced by internal calculation and consistency review.
D8	Future governance, equity or legal status ambiguity	Current, proposed and exploratory arrangements separated.
D9	2027–2037 period ambiguity	Ten elapsed years; eleven annual observations.
D10	Founder review deferred in source	April–June 2027 review restored; later ongoing review retained.
D11	Rounded projection convention	Reference gross multiples retained; €0.01–€0.02 alternatives disclosed.
D12	Four modeled 2027 workshops versus two pilot milestones	Both retained with explicit mismatch and reforecast gate.
D13	1,051 workshop sensitivity could imply additional volume	Clarified as approximate total; approximately 951 additional before whole-unit rounding.
D14	Unspecified conservative/growth model parameters	Outputs retained; full reproduction not claimed.
D15	Rounded annual outputs and missing workbook	Source values retained; display-rounding and reproduction limits disclosed.

For Scenario A, gross-up versus fee-on-net methods differ by €353.74 at 8% and €564.99 at 10%, using the rounded displayed values. This is a fee-base sensitivity, not proof that either basis applies.

B4. Internal review checklist

Area	Result and limitation
Compensation and subtotals	Monthly/six-month arithmetic matches; annualization provisional.
A and B alternatives	Arithmetic consistent; B remains conditional.
Fiscal-host calculations	Gross-up arithmetic matches; rate/base unconfirmed.
Employment/payment costs	Not professionally assessed.
Cash-flow logic	Conditional reserve mechanism explained; actual opening cash unknown.
Recurring versus one-time costs	Model distinctions retained; quotations and timing still needed.
Workshop economics	Revenue, direct costs, contribution and break-even internally checked.
Volumes and acquisition assumptions	Assumptions retained; no demand evidence.
Overhead and net contribution	Formula disclosed; annual outputs retained with rounding caveats.
Coverage ratios	Consistent at displayed precision with net contribution and mission-plus-infrastructure denominator.
Reserves and funding increments	Target logic and increments checked; no current reserves inferred.
Currency conversion	None applied; restricted US-dollar funding kept separate.
Full annual and alternative model reproduction	Not certified; workbook and scenario parameters required.
English–Spanish equivalence	Key figures checked against the Spanish edition.
Rendered A4 visual inspection	Completed page by page, November 2026.

B5. Internal calculation and consistency review summary

Category	Finding
Internally checked calculations	Baseline sums, contingencies, gross-ups, headroom, funding increments, constant-cost multiples and workshop economics.
Corrections to interpretation	Scenario B allowance resolved; cumulative targets, fee assumptions, workshop sensitivity and horizon clarified.
Unsupported outcome claims	Original 2028–2037 coverage targets; independence is an ambition, not established viability.

Category	Finding
Unresolved finance	Host terms, compliance costs, cash, restrictions, payment eligibility, unpriced work and future inflation.
Commercial evidence needed	Prices, paying customers, repeat demand, actual margins, workload and overhead.
Legal review	Trading, structure, VAT, IP, contributor status, international payments and adviser arrangements.
Decisions before commitments	Confirm host terms and lawful routes; fund start-up work; review targets, reserves and independent compensation approval.

> This is an internally reviewed planning document. It is not an independently audited financial forecast, professional accounting review, legal approval, verification of employment costs, confirmation of host terms or certification of financial viability.

Appendix C. Executive briefing for The Giving Collaborative

C1. Purpose and financial position

Teachers for Peace asks The Giving Collaborative to challenge and help refine a ten-year path towards earned-income sustainability while protecting free education for learners affected by conflict and displacement. The organization remains founder-led under Open Collective Europe fiscal hosting; neither an independent nonprofit board nor a commercial Academy company has been established.

Key figure	Value	Status
Initial six-month fundraising ambition	€60,000	Not secured
Six-month A expenditure before host fee	€50,849.15	Planning estimate
A gross at assumed 10%	€56,499.06	Fee unconfirmed
A gross at assumed 8%	€55,270.82	Fee unconfirmed
B expenditure before host fee	€45,041.15	Conditional alternative
Workshop direct contribution	€295.40	Illustrative; 14 × €65
Base coverage: 2032 / 2037	15.3% / 24.6%	Illustrative
2037 philanthropic requirement	€149,571	Illustrative; before host gross-up

Fundraising ambitions are €60,000 in six months, €150,000 cumulative in twelve months and €250,000 cumulative in twenty-four months. They are not three additive asks. Restricted GivingTuesday Learners to Leaders funding remains separate. Historical donations are not assumed to be available unrestricted cash.

C2. What we will do

- **2027:** stabilize the coordinating team, build financial controls, confirm legal feasibility, conduct customer discovery and test an authorized workshop. Review founder compensation during April–June without including it in the first six-month request.
- **2028:** test repeat demand and a first institutional partnership, track monthly profit and loss, and compare commercial workload with protected mission capacity.
- **2029–2037:** scale only evidenced offerings, diversify customers, develop independent governance, build reserves and reduce founder dependency.

C3. What the numbers honestly show

The base case reaches approximately 24.6% earned-income coverage in 2037; the source's illustrative alternative range is 10.3%–32.6%, subject to fuller scenario documentation. The original 60% target for 2032 and 100% target for 2037 are unsupported. Philanthropy remains necessary throughout the illustrated transition.

A commercial pilot with positive direct contribution is not yet a self-financing enterprise. Shared overhead, tax, lawful transfers, liquidity, start-up costs and protected mission capacity must all be accounted for. The Academy hypothesis should be strengthened or stopped on evidence, not protected from challenge.

C4. Where guidance would help

- Priority revenue model and realistic pricing.
- Commercial expertise and qualified legal/tax advisers.
- Justified start-up investment and its funding source.
- Minimum liquidity, reserve policy and early governance controls.
- Revised coverage targets and scale thresholds.
- Independent handling of compensation and any future related-party interests.

No funding commitment, endorsement or accepted advisory recommendation is attributed to The Giving Collaborative or other named contributors.

> "I am not simply trying to secure the next grant. I want to build an organization that can support its own mission, protect its learners and continue making a difference for generations." — Jennifer Marie Richmond

19. Document status and internal review

Status: review draft, November 2026, prepared for prospective funders, fundraising advisers, legal advisers and future governance contributors. It forms part of a four-document package (Organizational Overview, Six-Month Operating Plan, Financial Budget and Ten-Year Sustainability Strategy) that uses one shared baseline.

Internal calculation and consistency review: all four documents were checked against each other for names, roles, dates, the January–June 2027 operating period, Scenario A (€5,900 a month) and Scenario B (€5,100 a month), the 10% payment-related allowance, the 10% contingency, the fiscal-host gross-up at assumed 8% and 10% rates, the €60,000 / €150,000 / €250,000 cumulative fundraising ambitions, and the 12-, 18- and 24-month illustrative projections. The arithmetic reconciles.

Prepared by Jennifer Marie Richmond with assistance from digital calculation and document-review tools. Figures are preliminary planning estimates and have been checked internally for arithmetic consistency. They have not been independently audited, professionally certified or formally approved.

Still to be confirmed: Open Collective Europe's contribution rate and fee base in writing; lawful payment arrangements, worker classification and actual compliance costs for each contributor (including Nataliia's eligibility); current balances and donor restrictions; quotations for staged costs marked "To be costed"; and professional legal, tax and accounting advice on any future nonprofit, earned-income activity or separate enterprise. None of the funding described is secured.