

BETWEEN  SESSIONS
RESOURCES
THERAPEUTIC TOOLS FOR GROWTH AND CHANGE

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Table of Contents

- 1. Executive Summary..... 5
- 2. Scope and Limitations.....7
- 3. Mission Statement.....7
- 4. Milestones..... 8
- 5. Financial Overview 9
- 6. Company Summary 11
- 7. Ownership..... 11
- 8. Source and Use of Funds 12
- 9. Impact of the COVID-19 Pandemic 14
- 10. Market Analysis 17
 - 10.1 U.S. Mental Health Trends..... 17
 - 10.2 U.S. Mental Health Practitioners..... 19
- 11. Products/Services 21
 - 11.1 Overview..... 21
 - 11.2 History 21
 - 11.3 Existing Products and Services 22
 - 11.4 Planned Products and Services 23
- 12. Competitive Landscape 25
- 13. SWOT Analysis..... 28
- 14. Marketing..... 29
 - 14.1 Historical Marketing Strategy..... 29

14.2 Segmentation	29
14.3 Go-Forward Strategy	29
14.4 Sales Funnel Assumptions.....	32
14.5 Marketing Costs.....	32
15. Web Summary	35
16. Management.....	36
17. Board of Advisors.....	38
18. Three-Year Financial Summaries.....	39
18.1 Revenue Forecast.....	39
18.2 Income Statement.....	40
18.3 Statement of Cash Flow	42
18.4 Balance Sheet	44
18.5 Sensitivity Analysis	45
19. First-Year Financial Summary.....	46
19.1 Revenue Forecast.....	46
19.2 Income Statement.....	47
19.3 Cash Flow Statement	48
19.4 Balance Sheet	50
Appendix A - Between Sessions Client Overviews	51
Appendix B - Between Sessions Customer Representative Model	53

1. Executive Summary

Prior to the COVID-19 pandemic, nearly one in five of U.S. adults (47 million) reported having a mental illness in the past year, and over 11 million had a serious mental illness, which frequently results in functional impairment and limits life activities. However, during these unprecedented times of uncertainty and fear, mental health issues and substance use disorders among people with these conditions are greatly exacerbated. As of January 2021, 41.1% of adults reported symptoms of anxiety or depressive disorder (85.9 million).¹

Between Sessions offers therapists a subscription membership to a library of 2,000 downloadable therapy tools; the Psychology Forms Filler, where professionals can send assignments and forms to their clients to fill out online; and the Client Progress Accelerator, a variety of evidence-based tools known to increase therapy outcomes – including a Workbook Creator, where a proprietary algorithm creates individualized workbooks for clients based on their specific diagnostic issues.

mental health professionals with software that increases the effectiveness of their therapy and counseling services. These mental health professionals work in private practice, public and private agencies, hospitals, schools, and clinics.

Between Sessions expects to launch two new services in 2021. The Social & Emotional Learning Workbook Creator will launch in July 2021 and will be sold directly to schools. The Virtual Counseling Room will launch in November 2021 and will be sold to all mental health professionals. The full 3-year financial projections are expected to deliver \$5.1m earnings on \$8.3m revenue, with an anticipated 23k recurring subscription base.

Founder, Dr. Lawrence Shapiro is an internationally renowned psychologist and serial entrepreneur who has published books in 28 languages. Dr. Shapiro has founded two other companies and has twice won an *Inc. 500* award for fastest-growing companies in the U.S. and has led Between Sessions to generate a 47.6% increase in year-on-year revenue growth between 2019 and 2020.

Between Sessions is seeking \$280k split over no more than 4 convertible debt notes with standardized terms, originating from private investors who are eligible to invest in an S-Corp. The terms are anticipated to be a 6% interest rate, 20% discount on a future round, with a \$5M cap. Investment will be used to develop the Social & Emotional Learning Workbook Creator and Virtual Counseling Room, refresh the underlying brand, and intensify its sales funnel activities.

¹ <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>

Between Sessions reasonably anticipates need for further funding through a Series-A round to expand content, delivery mechanisms and/or the sophistication of the analytical tools utilized including the use of machine learning and predictive analytics. The success of Between Sessions over the projection period will determine the need and value of a future Series-A.

2. Scope and Limitations

The details herein encompass financial projections and strategic plans for Between Sessions Resources, Inc. a Connecticut S-Corp. The Founder, Dr. Lawrence Shapiro has additional entities and a portfolio of published and soon-to-be published books, those assets are not part of, or owned by Between Sessions Resources, Inc.

While Between Sessions leverages the success of Dr. Lawrence Shapiro's private practice, public activities, and publishing portfolio, particularly through cross-marketing, that may occasionally be referenced herein, the investment opportunity is solely for the work, and content of, and owned by, Between Sessions Resources, Inc.

Between Sessions markets itself to a universe of 2,300,000 mental health professionals in the U.S., Australia, Canada, and the United Kingdom. However, for the purposes of this business plan and associated financial projections, we will focus on the U.S. market only.

The information contained in these documents is confidential, privileged and only for the information of intended recipient and many not be used, published, or redistributed without the prior written consent of Between Sessions.

The opinions expressed are in good faith and while every care has been taken in preparing these documents, Between Sessions makes no representations and gives no warranties of whatever nature in respect of these documents, including but not limited to the accuracy or completeness of any information, facts and/or opinions contained herein.

3. Mission Statement

Between Sessions seeks to improve the quality and availability of mental health services through innovative, evidence-based, highly practical products and services.

4. Milestones

Over the past and following 12-months, Between Sessions will meet or exceed the following milestones:

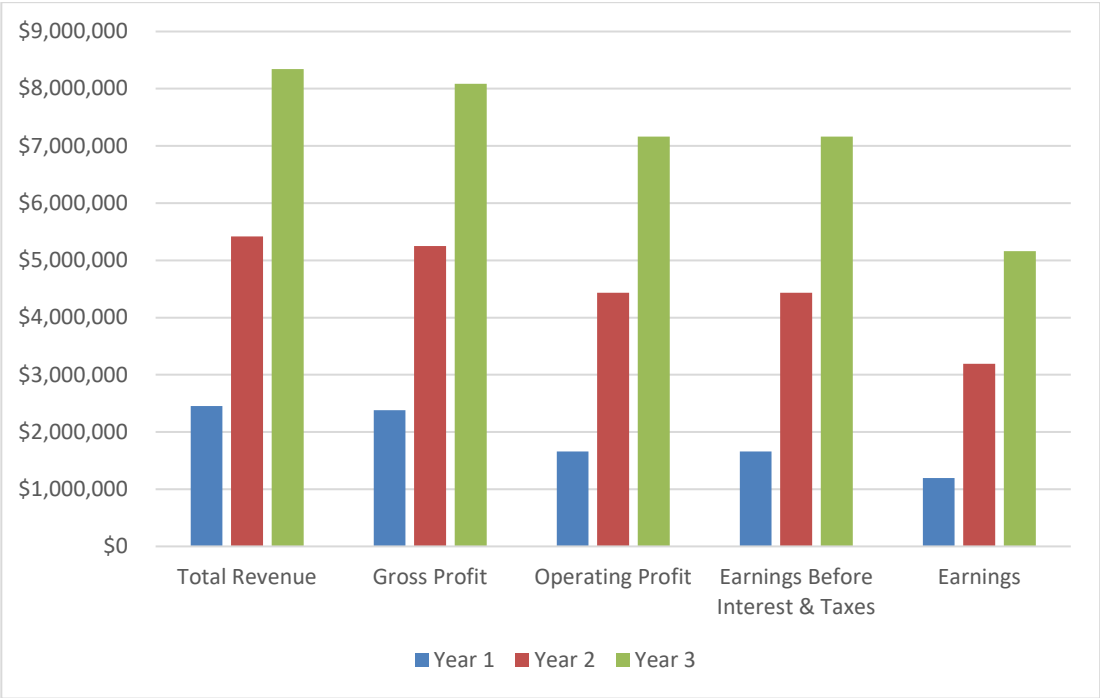
- Prepare financial projections [completed 04/2021]
- Tailor expanded business plan [completed 05/2021]
- Rebrand Between Sessions for market evolution [5/2021]
- Website re-launch and marketing channels refreshed/active [completed 08/2021]
- Social & Emotional Learning Workbook Creator released [completed 08/2021]
- Virtual Counseling Room released [Stage 1 05/2022]
- Review feedback on new products and iterate as necessary [11/2021]*
- Cumulative membership exceeds 20k unique new subscribers [07/23]
- Revenue surpasses \$5m [07/23]
- Full business review, with initial planning for phase-2 [01/2023]

* Between Sessions constantly reviews, iterates, and adds content to its portfolio to stay on the cutting edge of mental health practices and methodologies.

5. Financial Overview

Between Sessions has prepared a 3-year financial overview that covers the launch period for the Social & Emotional Learning Workbook Creator and the Virtual Counseling Room, while projecting growth of the existing products/services, particularly in the light of the COVID-19 pandemic.

Financial Overview				
	Year 1	Year 2	Year 3	
Total Revenue	\$2,454,872	\$5,419,172	\$8,344,442	
Gross Profit	\$2,378,381	\$5,250,845	\$8,085,573	
Operating Profit	\$1,659,581	\$4,431,905	\$7,164,366	
Earnings Before Interest & Taxes	\$1,659,581	\$4,431,905	\$7,164,366	
Earnings	\$1,194,898	\$3,190,972	\$5,158,344	
Gross Margin Percentage	96.9%	96.9%	96.9%	
Operating Profit Percentage	67.6%	81.8%	85.9%	
EBIT Percentage	67.6%	81.8%	85.9%	
Earnings %	48.7%	58.9%	61.8%	
Net Cash Flow	\$1,194,898	\$3,190,972	\$5,158,344	
Cash Balance	\$1,214,898	\$4,405,870	\$9,564,213	



6. Company Summary

Between Sessions sells subscriptions to mental health professionals, who work in private practice, public and private agencies, hospitals, schools, and clinics. Subscriptions include a library of 2,000 downloadable therapy tools; the Psychology Forms Filler, where professionals can send assignments and forms to their clients to fill out online; and the Client Progress Accelerator, a variety of evidence-based tools known to increase therapy outcomes – including a Workbook Creator, where a proprietary algorithm creates individualized workbooks for clients based on their specific diagnostic issues.

In 2021, Between Sessions will launch two new services, namely the Social & Emotional Learning Workbook Creator to be sold directly to schools, and the Virtual Counseling Room for all clients.

7. Ownership

Between Sessions Resources, Inc. was registered in Connecticut on December 13, 2016 as an S-Corp with a S-Corp tax allocation. At this time, Between Sessions Resources, Inc. operates with a “doing business as” (dba) of Between Sessions.

Between Sessions authorized and issued 1000 common shares, wholly owned by Dr. Lawrence Shapiro, with no options pool currently in place or envisioned.

Potential valuation events would use multiplier methodologies that are, in part, driven from the standard industry classifications e.g., NAICS and SIC. Between Sessions sits at the confluence of a multitude of these codes, however, it is most likely to be classified as:

- North American Industry Classification System (NAICS)
 - “Research and Development in the Social Sciences and Humanities” (NAICS 541720); and
 - “Software Publishers” (NAICS 511210).

- Standard Industry Classifications (SIC)
 - “Health and Allied Services, Not Classified Elsewhere” (SIC 8099); and
 - “Computer Programming Services” (SIC 7372)

8. Source and Use of Funds

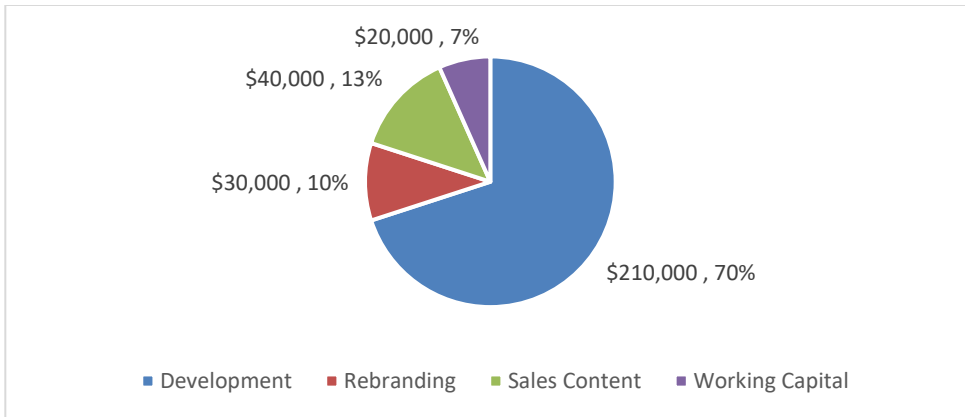
The Source & Use of Funds section details the Expenses, Assets, Inventory, Investment and Debt deployed to develop the Social & Emotional Learning Workbook Creator and Virtual Counseling Room, refresh the underlying brand, and intensify its sales funnel activities. Founder, Dr. Lawrence Shapiro, has invested \$150,000 in cash to date and will deploy \$20,000 of Between Session funds to develop the Social & Emotional Learning Workbook Creator component.

A valuation is not required at this time given the nature of convertible debt notes or similar financial instruments. Between Sessions will facilitate an independent valuation at the time of a Series-A round that could be used to further expand content, delivery mechanisms and/or the sophistication of the analytical tools utilized including the use of machine learning and predictive analytics. The success of Between Sessions over the projection period will determine the need and value of a future Series-A.

Pre-Operating Source of Funds	
Investment	
Owner	\$20,000
Investor	\$280,000
Total Investment	\$300,000
Debt	
Current Debt	\$0
Long-Term Debt	\$0
Total Debt	\$0
Total Source of Funds	\$300,000

Total Source & Use of Funds	
Total Source of Funds	\$300,000
Total Use of Funds	\$280,000
Month 1 Starting Cash	\$20,000

Pre-Operating Use of Funds	
Expenses	
Virtual Counseling Room Development	\$200,000
SEL Development	\$10,000
Rebranding Activities	\$30,000
Content Creation	\$40,000
Total Expenses	\$280,000
Assets	
Inventory	\$0
Property	\$0
Equipment	\$0
Other Long-Term Assets	\$0
Total Assets	\$0
Total Use of Funds	\$280,000



9. Impact of the COVID-19 Pandemic ²

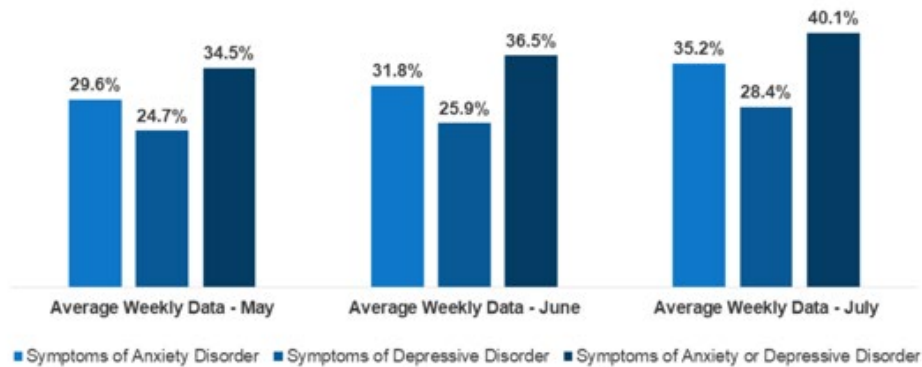
Prior to the COVID-19 pandemic, nearly one in five of U.S. adults (47 million) reported having a mental illness in the past year, and over 11 million had a serious mental illness, which frequently results in functional impairment and limits life activities.

During this unprecedented time of uncertainty and fear, it is likely that mental health issues and substance use disorders among people with these conditions will be exacerbated. In addition, epidemics have been shown to induce general stress across a population and may lead to new mental health and substance use issues.

More than one in three adults have reported symptoms of anxiety or depressive disorder during the pandemic (weekly average for May: 34.5%; weekly average for June: 36.5%; weekly average for July: 40.1%). In comparison, from January to June 2019, more than one in ten (11%) adults reported symptoms of anxiety or depressive disorder.

Additionally, a recent study found that 13.3% of adults reported new or increased substance use as a way to manage stress due to the coronavirus; and 10.7% of adults reported thoughts of suicide in the past 30 days.

Average Share of Adults Reporting Symptoms of Anxiety or Depressive Disorder During the COVID-19 Pandemic, May-July 2020



Mental Health Risks Due to Social Isolation

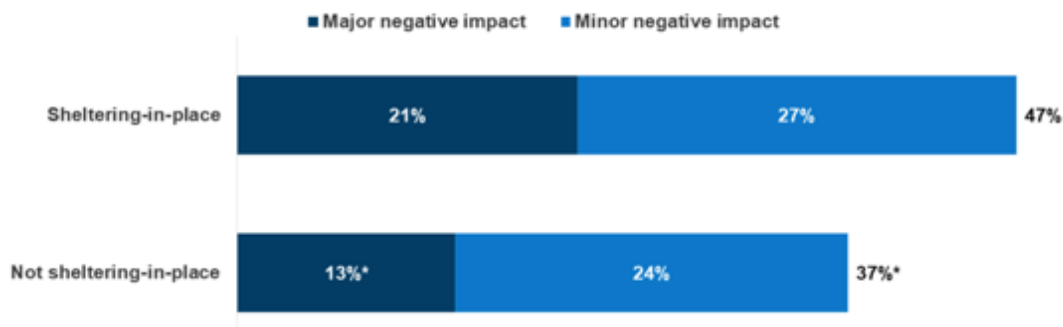
As an initial response to the coronavirus crisis, most state and local governments required closures of non-essential businesses and schools and declared mandatory stay-at-home orders for all but non-essential workers, which generally included prohibiting large gatherings, requiring quarantine for travelers, and encouraging social distancing.

² <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>

A broad body of research links social isolation and loneliness to both poor mental and physical health. Former U.S. Surgeon General Vivek Murthy has brought attention to the widespread experience of loneliness as a public health concern in itself, pointing to its association with reduced lifespan and greater risk of both mental and physical illnesses.

Shortly after many stay-at-home orders were issued, 47% of those sheltering-in-place reported negative mental health effects resulting from worry or stress related to coronavirus. This rate was significantly higher than the 37% among people who were not sheltering-in-place reporting negative mental health impacts from coronavirus. Of those sheltering-in-place, 21% reported a major negative impact on their mental health from stress and worry about coronavirus, compared to 13% of those not sheltering-in-place.

Percent of Adults Who Say Worry or Stress Related to the Coronavirus Has Had a Negative Impact on Their Mental Health, Based on Sheltering-in-Place Status



Mental Health Risks due to Job Loss and Income Insecurity

The COVID-19 pandemic has led to millions of job losses across the country, and the U.S. officially entered an economic recession in February 2020. Although the unemployment rate in July (10.2%) was down from the pandemic’s peak unemployment rate of 14.7% in April, job gains have slowed. Research also shows that job loss is associated with increased depression, anxiety, distress, and low self-esteem; and may lead to higher rates of substance use disorder. Additionally, suicides may increase; during the Great Recession, the U.S. unemployment rate rose to 10% and was associated with increases in suicide rates.

A higher share of households that lost income or employment reported negative mental health impacts from worry or stress over the coronavirus than households that have not lost income or employment: 46% vs. 32%, respectively, in the poll conducted in mid-May; and 58% vs. 50%, respectively, in the poll conducted in mid-July.

Outcome

Limited access to mental health care and substance use treatment is in part due to a current shortage of mental health professionals, which will likely be exacerbated by the COVID-19 pandemic. Since the start of the pandemic, there has been an increase in mental health services provided via telemedicine. The federal government and many states governments have expanded coverage of telemedicine and relaxed certain regulations to alleviate the impact of business closures and social distancing on access to needed care.

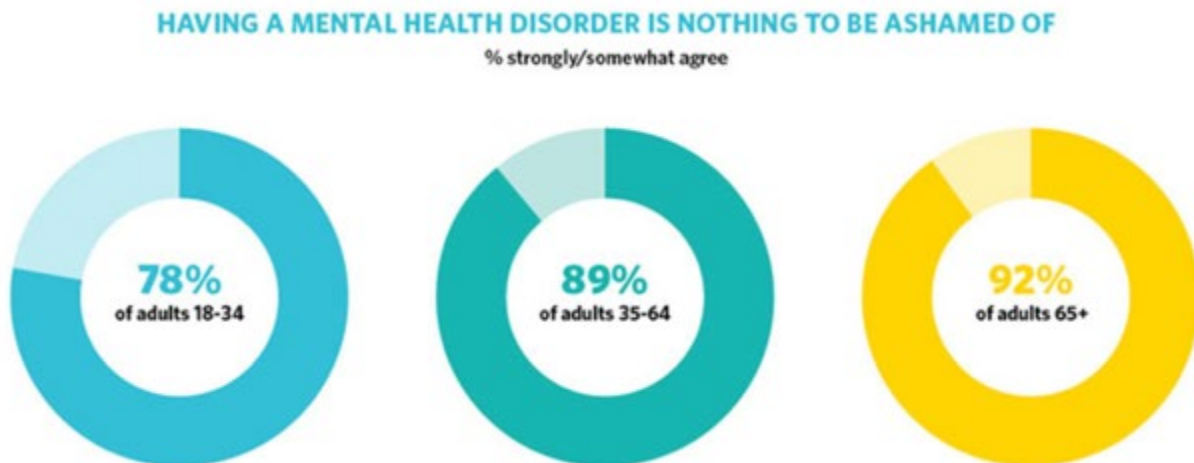
The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) may help to address the likely increased need for mental health and substance use services. It includes a \$425 million appropriation for use by SAMHSA, in addition to several provisions aimed at expanding coverage for, and availability of, telehealth and other remote care for those covered by Medicare, private insurance, and other federally funded programs. It also allows for the Secretary of the Department of Veterans Affairs to arrange expansion of mental health services to isolated veterans via telehealth or other remote care services. These provisions may alleviate some of the acute need for remote mental health and substance use services. In addition, the CARES Act extends the duration of, and expands, Medicaid Community Mental Health demonstrations, which are currently underway as part of efforts to increase care access and quality at community behavioral health clinics.

10. Market Analysis ³

The market analysis for Between Sessions is predicated on the number of individuals within the U.S. who could require mental health related services (covered in section 10 of this plan), the trends exclusive of the pandemic influence (included herein), and relatedly the number of professionals assisting those individuals.

10.1 U.S. Mental Health Trends

Generally speaking, American's views on mental health issues are changing for the better. A total of 87% of American adults agreed that having a mental health disorder is nothing to be ashamed of, and 86% said they believe that people with mental health disorders can get better.



Gen Z⁴

Gen Z is significantly more likely to report their mental health as fair or poor, with 27% saying this is the case. Millennials (15%) and Gen Xers (13%) have similar numbers reporting fair or poor mental health, while fewer than one in 10 Boomers (7%) and older adults (5%) consider their mental health fair or poor.

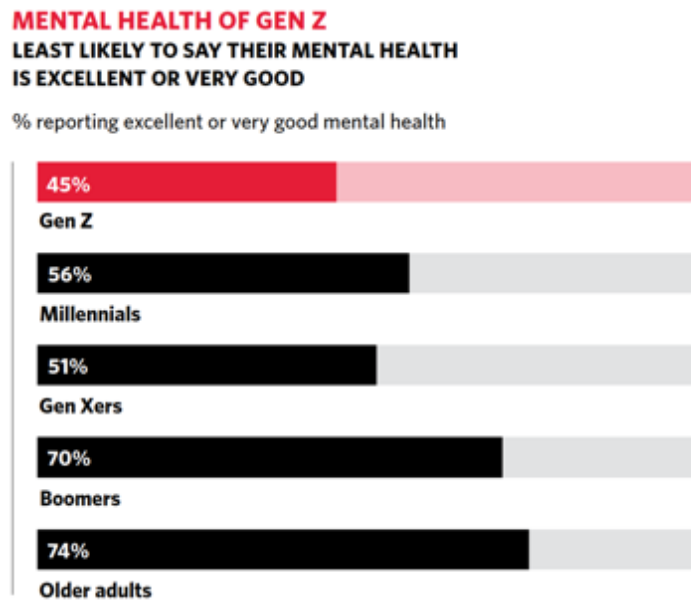
Female Gen Z's are nearly twice as likely as their male peers to report that their mental health is fair or poor (35% for female vs. 18% for male). When it comes to seeking treatment or therapy, however, the male and female Gen Z's are equally as likely to report they have received or currently receive treatment or therapy from a psychologist or other mental health professional (36% for female vs. 38% for male).

³ <https://www.apa.org/news/press/releases/2019/05/mental-health-survey>

⁴ <https://www.apa.org/news/press/releases/stress/2018/stress-gen-z.pdf>

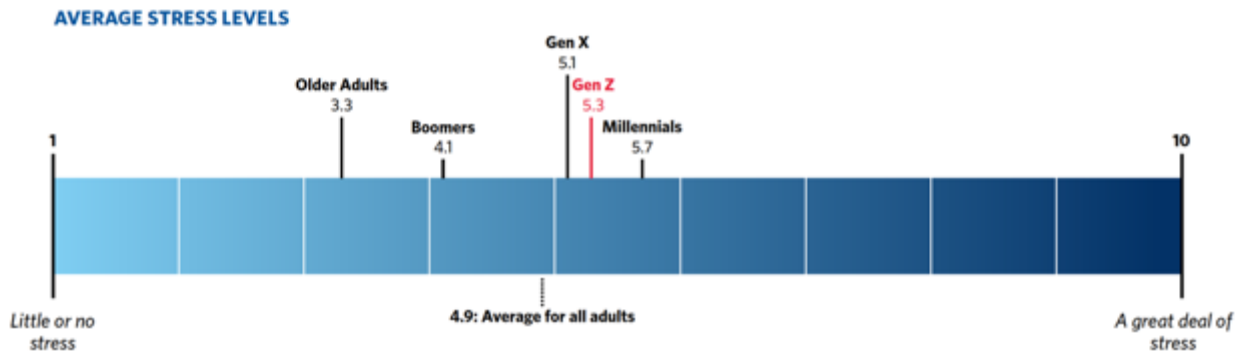
Slightly more than nine in 10 Gen Z's between ages 18 and 21 say they have experienced at least one physical or emotional symptom due to stress in the past month, compared to around three-quarters of adults overall who say they have experienced at least one symptom. Among Gen Z adults (ages 18 to 21), common symptoms of stress include feeling depressed or sad (58%), lack of interest, motivation, or energy (55%) or feeling nervous or anxious (54%). During the prior month, adult Gen Z's also commonly reported lying awake at night due to stress (68%) or eating too much or eating unhealthy food (58%).

With public figures sharing mental health challenges and more open discussions in general on this topic, it may be unsurprising that members of Gen Z are more attuned to their own mental health than previous generations. Overall, the younger generations are significantly more likely to receive or have received treatment or therapy from a psychologist or other mental health professional, with more than one-third of both Gen Z (37%) and Millennials (35%) reporting they have received such help. Around one-quarter of Gen Xers (26%) say they receive or have received treatment or therapy, and even smaller percentages of Boomers (22%) and older adults (15%) have gotten assistance from a psychologist or mental health professional.



Gen Z is not the only generation feeling stressed; the same can be said for all adults, with the average reported stress level being 4.9 (on a scale of 1 to 10). Gen Z's average reported stress level (5.3) is higher than the overall average, as are the reported stress levels for Millennials, who have the highest average (5.7), and Gen X (5.1). In contrast, Boomers and older adults fall well below the average stress levels (4.1 and 3.3, respectively).

When asked to consider a healthy level of stress, the average perceived healthy level increased significantly over the past year, from 3.7 in 2017 to 3.9 in 2018, which could signal an increased tolerance for stress. Nearly three-quarters of adults (74%) say they have experienced at least one symptom of stress in the past month, which is the same as reported in last year's survey (75%).



One in five adults (20%) feel they do not do enough to manage their stress, which is consistent with the past few years of the survey. When coping with stress or other problems, friends are the most commonly reported source of emotional support (48%), with significant others (44%), other family members (31%) and parents (24%) providing support as well. Despite these support systems, more than half of Americans feel they needed more emotional support in the past year (56%).



One in five adults feel they do not do enough to manage their stress

10.2 U.S. Mental Health Practitioners

The number of psychiatrists, psychologists, licensed clinical social workers, counselors, marriage and family therapists, advanced practice nurses specializing in mental health care as well as providers that treat alcohol and other drug abuse per 100,000 population is 268.6, or an estimated 1.29m practitioners across the U.S.⁵

⁵ <https://www.americashealthrankings.org/explore/annual/measure/MHP>

11. Products/Services

11.1 Overview

Between Sessions Resources addresses systemic problems in mental health services that currently exist in the U.S. First is the lack of services for many people. According to a 2018 study by the Cohen Veterans Network⁶, while there is more demand for mental health services than ever before, almost half of those seeking services do not receive adequate help. This is occurring despite the mental health parity law dating back to 1996, which states that insurance companies should consider mental health services on par with traditional medical services.

Even when mental health services are available, there is inadequate standardization of services. Although there is ongoing research on which therapies are most effective for different mental health problems, this research is often ignored by practitioners, with the effect that if a client sees three different professionals for the same mental health problem, that client may receive three different treatments. The software and products from Between Sessions Resources makes therapy more effective, even for less-experienced mental health professionals.

The COVID-19 pandemic has created an extraordinary increase in the use of telehealth services (online therapy). Before the pandemic, about 7% of mental health clients were getting help from online therapy, but that changed to nearly 100% in a matter of weeks following the pandemic lockdown. It is estimated that as therapists return to their offices, nearly 75% will continue to use teletherapy as part of their practice. However, the vast majority of therapists have not been trained in the use of teletherapy, and many feel it is less effective than traditional face-to-face services. Between Sessions Resources provides content and services specifically aimed at making telehealth services easier and more effective for therapists and clients.

11.2 History

Between Sessions started as a library of therapy tools and psychotherapeutic assignments for mental health professionals to use “between sessions.” The company emphasizes that when therapists use therapeutic homework, client outcomes are 30% better than when therapists do not assign therapy homework.⁷ Between Sessions currently has three proprietary software programs, several thousand worksheets (with new content added daily), and a dozen published workbooks on topics ranging from coping with panic disorders, to overcoming addictions, to dental phobia.

⁶ <https://www.thenationalcouncil.org/press-releases/new-study-reveals-lack-of-access-as-root-cause-for-mental-health-crisis-in-america/>

⁷ (Kazantzis, N., Whittington, C., & Dattilio, F., 2010. Meta-analysis of homework effects in cognitive and behavioral therapy

Operating as a subscription site marketed primarily to mental health professionals in the U.S. and secondarily in English-speaking countries (UK, Australia, Canada). The company publishes therapy tools that are evidence-based, primarily following protocols of Third Wave Cognitive Behavior Therapy.

11.3 Existing Products and Services

Library of Tools

The Libraries consist of over 2500 tools including, worksheets, workbooks, audio files, printable games, and more. All the tools were developed to be sent to clients to work on "between sessions," however they can also be used in session as well. The sub-Libraries include: Children/Teens, Practice Management Forms, and Coaching. Additional sub-Libraries will include Christian Counseling, College Counseling, and Spanish tools. The complete Library includes all sub-Libraries plus adult tools and complete assignment workbooks on subjects like PTSD, Depression, OCD, Generalized Anxiety, and more. All Libraries include the Psychology Forms Filler which allows therapists to modify any PDF and send it to clients through a secure email to be filled out online.

The Library of Tools is a subscription service starting at \$14.95/month for 3 libraries, and \$24.95 for all libraries.

The Client Progress Accelerator

The Client Progress Accelerator (CPA) is a break-through set of tools used in the treatment of mental disorders. The clinician begins by sending a client a Problem Checklist to be filled out online. Once filled out, the proprietary algorithm selects treatment worksheets from the data base specific to that client. The clinician can then create an individualized workbook of psychotherapeutic homework for each client, complete with a unique cover and introduction.

The CAP has three measures of a client's progress embedded in the Session Feedback Form, Progress Notes, and Pre-Session Questionnaire. Psychological research suggests that all the elements of the CAP individually contribute to better client outcomes. The company is also doing its own original research with consultant Jason Rarick to determine how the CAP contributes to better therapy outcomes. This study will be submitted to peer review journals in 2021.

The Client Progress Accelerator is a subscription service starting at \$24.95/month

Psychology Forms Filler

The Psychology Forms Filler allows therapists and counselors to send any form, worksheet, or eBook to a client to be filled out on their computer or tablet. Prior to the COVID-19 Pandemic, we assumed that clinicians printed out homework assignments or practice management forms and gave them to their clients to fill out and return. With the Pandemic (as of this writing) most clinicians are not seeing their clients in person and must email them to clients. When one of our assignments was emailed to a client, he/she had to print out the worksheet, fill it out, scan it and send it back.

The Forms allows therapists to send clients homework assignments by HIPAA compliant email and they can then fill out it out online on a computer or tablet. The client can send the completed worksheet or form back to the therapist with one click.

The Psychology Forms Filler is provided free with the Library.

11.4 Planned Products and Services

The Social and Emotional Learning (SEL) Workbook Creator

The SEL is a repurposed version of the Workbook Creator currently included within the CPA. The repurposing is to make it suitable for use within school environments, largely as a response to the mental health crisis for children and teens exacerbated by the pandemic. The recently passed stimulus package specifies \$126 billion shall be given to schools, with an estimated 3% earmarked for mental health services.

The Workbook Creator “writes” four types of workbooks for High School, Middle School, and Elementary Students as well as Parents. The mental health professional sends a problem checklist to a student, teacher, or parent, and the software compiles relevant worksheets into a workbook. The professional or teacher can also curate the workbook, deleting worksheets that seem inappropriate and adding new ones. The professional then designs a cover, adds an introduction, and prints out the individualized workbook with one click. The workbook consists of age-appropriate worksheets for the student to learn new social, emotional, and behavioral skills. These skills not only address present problems, but also build resiliency skills. The parent workbook consists of interactive printed materials, including worksheets, behavioral contracts, and games, to address concerns they have about their child.

The SEL is a subscription service starting at \$39.95/month and available in Q3, 2020.

Virtual Counseling Room

The Virtual Counseling Room offers a new way for therapists to work online with their clients. With 90% of professionals now working online, there is a unique opportunity to blend technologies with treatment. There was a time when it was thought that the only “tools” a therapist or counselor needed were a box of tissue and a comfortable chair. However modern evidenced-based therapies emphasize learning new cognitive, emotional, and behavioral learning which have been shown literally change the way the brain works.

Unlike Zoom and other video platforms, the VCR lets therapists see their clients while also using a variety of interactive tools like therapeutic card games, art therapy, Eye Movement Desensitization and Reprocessing, Progressive Relaxation and more. There are 10 modalities in the app with over 30 different evidenced-based techniques. The application provides tools for children, adolescents, and adults. The app can also be used in the office on any computer or tablet by simply turning off the Video.

The Virtual Counseling Room will be a subscription service starting at \$24.95/month and available in Q4, 2020.

12. Competitive Landscape

Between Sessions is a truly unique entity in today's mental health marketplace. For the purposes of comparison, the analysis has been conducted in two segments, first the SaaS competitors and the second those who produce comparable worksheets for mental health workers.

SaaS Competitors

There are no direct competitors in the mental health SaaS vertical. The market is constituted with those providing practice management software, website builders, and mental health specific telehealth platforms.

In the first two instances, Between Sessions may develop competitive applications in Phase-2 but are not meaningfully in those spaces today, the distinction between providing tools to manage practices versus tools that deliver clinical outcomes. Competitors would therefore include:

- Therapy Sites (<https://www.therapysites.com>), a website builder for therapists starting at \$59/month
- Simple Practice (<https://www.simplepractice.com/>) a practice management software tool starting at \$39/month
- Therapy Notes (<https://www.therapynotes.com>) a practice management software tool starting at \$49/month

The telehealth market has been flooded with entrants during the pandemic from startups e.g., VSee (<https://vsee.com>) through to major players expanding their capabilities e.g., Zoom (<https://zoom.us/healthcare>). However, no provider is either specific to mental health providers, or as is the case with Between Sessions, offering a platform that includes therapeutic tools inbuilt into the platform, driving successful clinical outcomes.

Worksheet Competitors

Direct competition only exists in one component of the Between Sessions offering, that of providing worksheets usable by mental health providers. In overview:

Provider	SaaS Model	Number of Worksheets	Fillable Online	Analytical Engine*	Cost
Between Sessions	Yes	2500+	Yes	Yes	\$143/year
Therapist Aid	Yes	300+	Yes	No	\$79/year
The Zur Institute	No	60+	No	No	\$99/year
Psychology Tools	No	300+	Yes	No	\$129/year

* Analytical engine refers to the platform using an algorithm that drives recommendations for treatment and/or further tools.

- Therapist Aid (<https://www.therapistaid.com>)

“Therapist Aid is dedicated to helping mental health professionals improve their craft by providing free evidence-based education and therapy tools. Our resources are created with clients in mind, which means avoiding jargon, and creating tools that are not only useful in theory, but in practice.”

- The Zur Institute (<https://www.zurinstitute.com/essential-clinical-forms/>)

“Founded by Ofer Zur, Ph.D., the Zur Institute has provided continuing education for over twenty-five years to psychotherapists, marriage and family therapists (MFTs), counselor, social workers (SWs) and other health-care professionals. Our program is unique, not only because it was one of the first online CE programs, but also because it offers distinctive courses and perspectives that are rarely offered elsewhere.”

- Psychology Tools (<https://www.psychologytools.com>)

“Psychology Tools’ mission is twofold: to ensure that therapists worldwide have access to the high-quality evidence-based tools they need to conduct effective therapy, and to be a reliable source of psychological self-help for the public.

Psychology Tools was founded in 2008 and since that time has grown to be trusted by tens of thousands of psychologists, counsellors, therapists, social workers, and clinicians around the world. Developed by highly qualified psychologists our library of resources is designed to give you everything you need to deliver great therapy. We pay particular attention to the theory underpinning the resources we create in order to assist clinicians in creating strong theory-practice links. Our resources are organized intuitively and are available in a variety of formats because we know that you and your clients learn and work in different ways.”

While there is no direct comparison in terms of function, other SaaS companies that serve the mental health community are priced significantly higher:

- TherapySites (a website builder for therapists): \$59/month
- Simple Practice (practice management software): \$39 to \$59/month
- VSee (telehealth platform): \$59/month
- TherapyNotes (practice management software): \$49/month

These companies provide tools that address the practice of therapy (i.e., scheduling, billing, storing of client records), while our software addresses clinical outcomes.

There are a few sites that offer similar worksheets as Between Sessions, but they are limited in scope and content. They include:

- TherapistAid – provides a few hundred free worksheets as well modifiable paid versions.
- The Zur Institute – primarily provides online training, but also sells packages of practice management forms.
- Psychology Tools – Based in the UK, the company has about 250 worksheets, translated into 50 languages.

John Wiley Publishers has cornered the market on Treatment Planners, with multiple books on writing plans for different client populations, as well as software which “writes” treatment plans. However, the Wiley material only suggests possible interventions. Our software will actually provide the treatment tools necessary for successful therapy outcomes.

13. SWOT Analysis

Between Sessions has consulted with a cadre of external counselors to complete an independent, transparent, and thorough analysis of our prospective business, its strengths, weaknesses, threats, and opportunities:



Between Sessions agrees with the assessment and will create action plans to address the risks and continues to use independent counsel as a way to challenge and support those plans.

14. Marketing

14.1 Historical Marketing Strategy

Between Sessions has used a traditional ecommerce funnel, finding cost-effective ways to gain prospect emails, and then moving them down the funnel largely through email marketing to the point of conversion. Between Sessions sends out approximately 100K emails (built up through a combination of web scraping, banner ads, Google ads, Facebook ads, remarketing pixels, and conferences) per week, providing them free content as well as the opportunity to sign up for a 7-day free trial.

In September 2020, the company sent out 634,000 emails with an average open rate of 16% (industry average is 12.8%) and a 15% click rate (industry average 12.8%). As of this writing Between Sessions has 2,400 active members, with approximately 100 net new members added every month.

14.2 Segmentation

Between Sessions necessarily segments its marketing into the following categories:

- Mental Health Professionals (e.g., private practice, including the subcategories of play therapists, Christian/pastoral counselors, marriage, and family counselors)
- Behavioral Healthcare Systems
- Agencies (i.e., Catholic Charities)
- Hospitals
- College Counseling Centers
- Rehabilitation Centers
- K-12 Public Schools (counselors, school psychologists, social workers, special education teachers)

14.3 Go-Forward Strategy

Between Sessions is currently evaluating a handful of marketing proposals with a general concept of a brand refresh combined with significantly increased expenditures and dynamic strategies to drive revenue in historic and upcoming services.

Recommendations

- Update the logo and align with the industry credibility of Dr. Shapiro. Given Dr. Shapiro's expertise, the brand is missing out on the opportunity to further elevate

and differentiate its product without a stronger visual identity and use of Dr. Shapiro's name.

- Develop a strategic content plan that involves video content messages to be used for digital placement, email distribution and social channels. The marketing strategy is designed specifically to guide the individual through the process of Awareness, Discovery, Decision, and Conversion. The video content would be the cornerstone of the plan. This plan starts with and leads the individual back to the cornerstone so that the decision to subscribe is the natural next step.
- Using the cornerstone content, nuggets will be spun out to use across multiple distribution channels. These nuggets will engage the individual and lead them back to our cornerstone, establishing Between Sessions as the expert within the space. Throughout, there will be calls-to-action scattered throughout to ensure an opportunity to subscribe. Elements would include:
 - Animated Overview Video
 - Animated Video Series (10-15 :15-:60 videos)
 - Sessions with Dr. Shapiro - a video series with insights, advice, and application of the product directly from Dr. Shapiro (8-12 initial videos 1-2 minutes each)
- Utilize a Look-a-Like tool that finds audiences whose demographics and interests are similar to those audiences you want to reach. These are new potential customers that are like your current/existing customers. This will allow you to reach new customers and grow your business.
- Utilize Audience Targeting that leverages digital intelligence collected with search patterns, demographics, location, behavior, content consumption, and other targeting factors to ensure the ideal target audience is served the right message.
- Social Media:
 - Short, bite-size pieces of the video series across Facebook and LinkedIn to create awareness and pique interest. These videos will include a call to action to watch the full video.
 - Use the existing database of contacts to build lookalike audiences in addition to appending the social profiles of the database. Those that have been receiving emails will also see the ads within their Facebook and LinkedIn feeds. Additionally, find similar profiles by building a lookalike audience.
 - The content development calls for a dedicated effort in reaching mental health professionals through organic-looking content. These ads look and feel as if they are editorial pieces within the website or page the ad is being served upon.

- There is a very narrow target audience for this campaign, using video and image ad “nuggets” to engage them across the internet on mobile, laptop, tablet, and desktop devices.
- Develop an eight-to-twelve-week email marketing campaign that features key benefits and drives the recipient to the subscriber.
- Search Engine Marketing:
 - Paid and organic ad messages (video, display, and traditional) all drive new searches within the search engines, therefore dedicate a portion of the budget to be sure that Between Sessions is at the top for all relevant searches.
 - SEO is NOT recommended at this time, with a focus on immediate results, investing in a service such as organic search rankings would not deliver results within the window allocated for this campaign. SEO is a long-game tactic that is not as relevant for Between Sessions.
- Data Directed Display and Video:
 - Data Directed Targeting utilizes digital intelligence collected with search patterns, demographics, location, behavior, content consumption, and other targeting factors to ensure the ideal target audience is served the right message.
 - Geographic targeting (zip code, city, and state options) can be applied to serve ads statewide or concentrated in key neighborhoods and counties.
- Native Ads:
 - Native advertising is the concept of creating ads that are so cohesive with the page content, assimilated into the design, and consistent with the platform behavior that the viewer feels the ad belongs there.
 - "In-Feed Ads -Ads that appear in a news feed on social networks (i.e., a Facebook or Twitter feed)
 - Search & Promoted Listings -Ad listings that appear at the top of Google search results, or in the sidebar
 - Content Recommendations - Recommended articles that appear below the article just read
- Email Marketing
 - Each campaign should include access to a live client dashboard that provides real-time access to the campaign metrics including ad impressions, video views, engagements, clicks, website analytics, and conversions.

- Additionally, review a dashboard monthly with key insights and providing recommendations on improvements. Insights could include:
 - o Overall display and search ad impressions
 - o The average click-through rates (and how they stack up against national averages)
 - o Ad Engagement metrics (video views, view-through rates, ad shares)
 - o Web traffic data (total visits, pages per visit, time on site)
 - o Conversion indicators (phone calls, form completions, white paper downloads, visits to contact page)
 - o Social engagements (likes, follows, shares, comments, retweets)
 - o Video completion rates and video view percentages

14.4 Sales Funnel Assumptions

In relation to the paid component of the sales funnel clients will be marketed to via paid social, particularly pre-roll YouTube and Instagram with paid search providing supporting structures (e.g., Google AdWords). Between Sessions used the following characteristics to build sales funnel projections:

- Paid Social: \$20 per 1,000 impressions, with a 5% click rate
- Paid Search: \$10 per 1,000 impressions with a 4.67% click rate

Between Sessions will focus both channels, through geo-fencing and re-targeting, the resulting reach for each channel is summarized, with a highly realistic resulting 0.8% conversion rate.

Sales Funnel Summary			
	Year 1	Year 2	Year 3
Paid Click Throughs	900,000	1,110,000	1,320,000
Organic Click Throughs	90,000	111,000	132,000
Total Click Throughs	990,000	1,221,000	1,452,000
Conversions	7,425	9,158	10,890

14.5 Marketing Costs

The marketing budget is a considerable component 57% of Between Sessions operating costs (ex. payroll) and directly drives the bulk of revenues.

Marketing Costs

Annual	Year 1	Year 2	Year 3
Paid Social	\$168,000	\$204,000	\$240,000
Paid Search	\$96,000	\$120,000	\$144,000
Total Spend	\$264,000	\$324,000	\$384,000

Customer Acquisition Cost (CAC) declines by an average of \$1.63 in Year-2 and \$1.99 in Year-3

Customer Acquisition Cost			
Year	New Accounts	Cost	CAC
Year 1	13,420	\$318,000	\$23.70
Year 2	17,701	\$390,600	\$22.07
Year 3	23,072	\$463,200	\$20.08

Between Sessions margins allow for the CAC to be repaid within 1-month of subscription

CAC Payback Periods				
	CAC	MRR	GM %	Payback Period
Year 1	\$23.70	\$27.75	96.88%	0.9
Year 2	\$22.07	\$27.24	96.89%	0.8
Year 3	\$20.08	\$27.24	96.90%	0.8

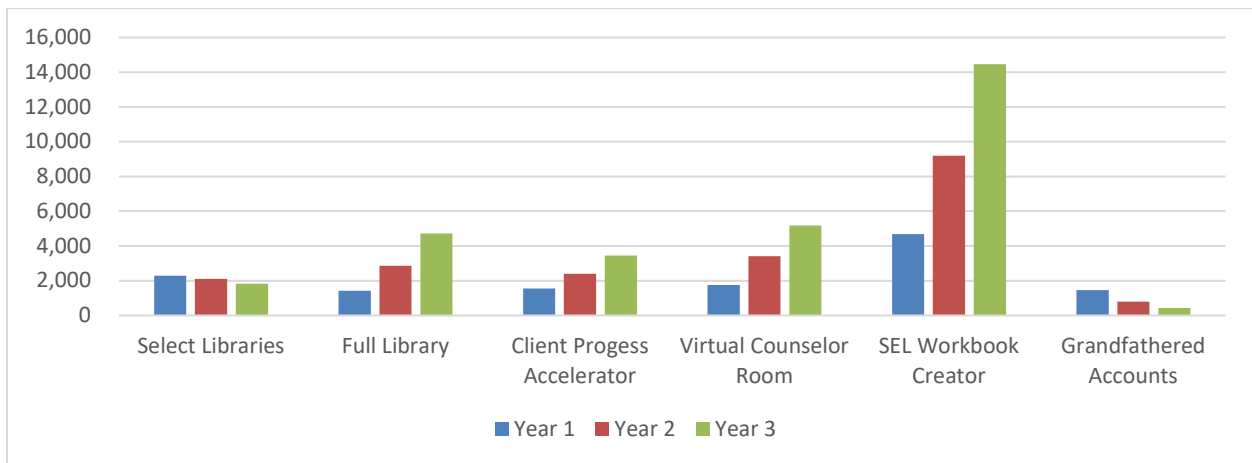
The average life time value (LTV) increases over time as positive reviews and expanded capabilities decrease the churn rates. Overall, the nature of the product(s) likely means that Between Sessions will far exceed the projected churn rates, however we have prepared on a worst-case basis.

Life Time Value - inc. SEL			
	Year 1	Year 2	Year 3
Av. Churn Rate	5%	5%	5%
Average Time to Turn	20	20	20
Average MRR	\$24.95	\$24.95	\$24.95
SEL LTV	\$499.00	\$499.00	\$499.00

Gross return on advertising spend (ROAS) is exceptionally strong with an average \$13.21 revenue generated from every \$1 of advertising over the 3-year period, a “good” ratio is 6:1, which Between Sessions exceeds in Year-1.

Return on Advertising Spend			
	Year 1	Year 2	Year 3
Marketing Spend	\$318,000	\$390,600	\$463,200
Revenue	\$2,454,872	\$5,419,172	\$8,344,442
Simple ROAS	\$7.72	\$13.87	\$18.01

Ultimately the marketing drives a strong growth in subscriptions and transitions through the available products/services:



15. Web Summary

Between Sessions owns the rights to <https://betweensessions.com> and extension variants (as warranted) and acknowledges that as part of this business plan, funds will be allocated to refresh the brand and website, both in style and function. Between Sessions is currently working to deliver a functional and user-friendly design that meets the needs and expectations of all users, current and future.

The website will undergo continuous development to iterate upon core functionality, while also ensuring users do not experience diminished functionality during the regular update cycles of the supported ecosystems.

Website Features / Requirements

- General information, and sign up for updates
- Access point for all Between Session applications/services
- Account creation and maintenance, with dual authentication sign-on
- Product discovery and exploration
- Subscription purchasing
- Sign-up for a free 7-day trial
- Customer feedback
- Linkages to social media channels
- Blog
- News
- Team information (profiles)
- Frequently Asked Questions (FAQs)

16. Management

Lawrence E. Shapiro, Ph.D. - Founder and President



Dr. Shapiro is a renowned psychologist and writer, as well as a serial entrepreneur, best known for his innovative practical tools designed to solve mental health problems.

He is the author of over 75 books and workbooks as well as more than 100 psychological board and card games. He has developed a number of mobile apps, including the award-winning *Operation Outreach*, an app designed to reduce suicides among military personnel. His books have been translated into 28 languages.

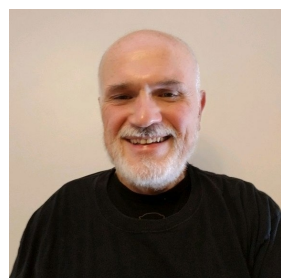
Angela M. Doel, M.S. - Director of Publishing



Angie holds a bachelor's degree from the University of Toledo and earned her MS in Counseling Psychology at the University of Pennsylvania.

She has previously worked as a family therapist, and over the years has served in supervisory and operations roles, and she is interested in nutritional counseling, health education, and creating tools for mental health professionals.

Ken Seabolt - Lead Software Developer



Ken has 24-years' experience as a full-stack programmer with a particular focus in the behavioral health field. He graduated from Indiana University.

Ken designed and built both the Client Progress Accelerator and the Psychology Forms Filler for Between Sessions.

Between Sessions blends internal staff alongside freelancers, including those used for accounting, legal services, and marketing. External resource costs are carefully monitored

appropriate hiring decisions will be made as third-party costs reach parity with commensurate full-time employee salaries.

17. Board of Advisors

Between Sessions recognizes that it operates in fast-paced, dynamic environment and needs to adapt its materials, processes, and offerings accordingly. Therefore, Between Sessions has constituted an Advisory Board which it consults on a regular basis to offer non-binding counsel that is reviewed and acted upon as appropriate.



Marie Dolson

Registered Psychotherapist

Maria is an experienced psychotherapist and a member of the College of Registered Psychotherapists of Ontario and Ontario College of Social Workers and Social Service Workers.



Amanda Patrick

Marriage & Family Therapist

Amanda specializes in finding ways to bridge together nature and mental health with a focus on providing mental health support for rural communities. She has a Masters Degree in Marriage and Family Therapy.



Sharnissa Secret

Clinical Director, Cemented Rose Therapeutics

Sharnissa has over 10 years of experience providing mental health therapeutic support and advocacy to children, families, and individuals. She holds a Masters Degree in Social Work and a Graduate Certificate in Gerontology.



Jason Rarick

Adjunct Professor, University of Texas

Jason specializes in quantitative analytics and applied psychology. His work leverages evidence principles to policy and practice in mental health.



Anthony Williams

Founder Dreams & Aspirations Youth Advocates

Anthony is a behavioral intervention specialist, youth advocate, and motivational speaker.



Randy Kulman

President, Learning Works for Kids

Dr. Kulman has been working directly with kids and families for the past 30 years and has become a leading expert on the use of digital technologies for improving thinking skills in



Eva Cuellar, LCPC, MEd, BS

Counselor, Higher Life Christian Counseling

Eva has been in practice for eight years and has expertise in expertise in Temperament Therapy and Cognitive Therapy. She has degrees from the National Christian Counseling Association.



Andi Rondestvedt

Transition Coach

Andi grew up in Zurich, Switzerland, where she taught elementary school and special education for over 17 years. Her autobiography *Coming Up For Air – Transforming Fear Into Freedom* was published in 2015.



Judith Gringorten

Director at Psychotherapy and Training Collective of New York

Judith is the Director of a collective of therapists in NYC and the surrounding area. She specializes in addictions, eating disorders, depression, couple and family therapy, and work with the GBLT community.

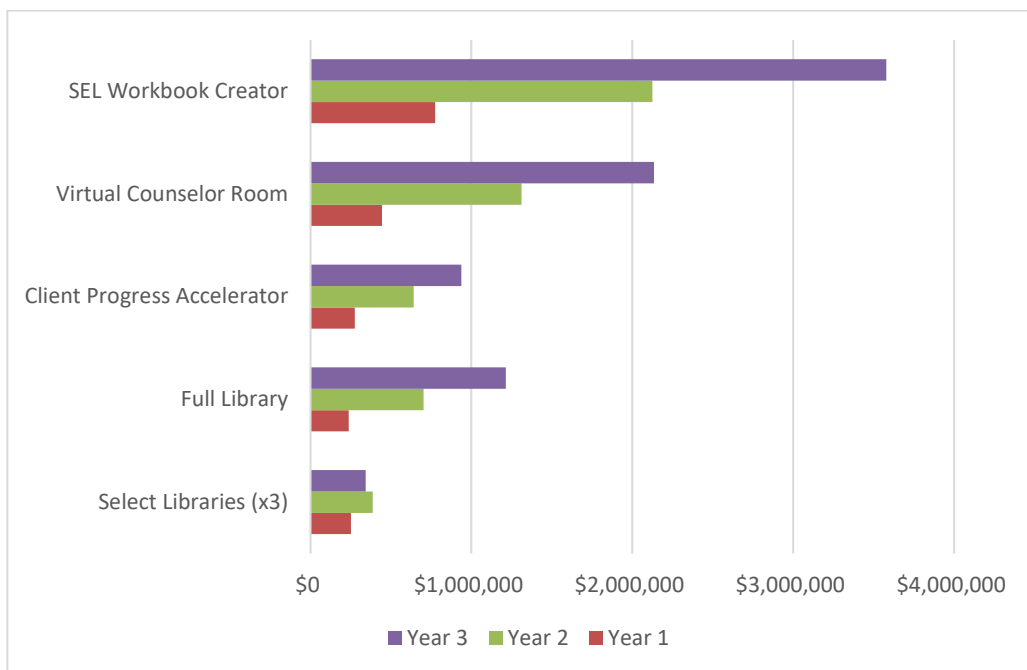
18. Three-Year Financial Summaries

18.1 Revenue Forecast

Annual revenue is split between:

- a) Existing products/services, the libraries, and Client Progress Accelerator, albeit with new parameters including pricing
- b) New products, the SEL Workbook Creator and Virtual Counselor Room
- c) Grandfathered members, who are using existing products, albeit on the original pricing, and subject to aggressive churn rates.

Yearly Revenue			
	Year 1	Year 2	Year 3
Revenue			
Select Libraries (x3)	\$252,077	\$386,573	\$341,971
Full Library	\$237,750	\$702,832	\$1,213,922
Client Progress Accelerator	\$274,471	\$641,241	\$937,631
Virtual Counselor Room	\$444,945	\$1,310,431	\$2,134,958
SEL Workbook Creator	\$775,218	\$2,123,904	\$3,578,605
Grandfathered Members	\$470,412	\$254,192	\$137,355
Total Revenue	\$2,454,872	\$5,419,172	\$8,344,442



18.2 Income Statement

The Income Statement, otherwise known as the Profit & Loss, breaks down Revenue, Cost of Revenue, Operating Expenses, Depreciation, Interest, Taxes, and bottom-line Earnings over the initial 3-year period.

Yearly Income Statement			
	Year 1	Year 2	Year 3
Total Revenue	\$2,454,872	\$5,419,172	\$8,344,442
COGS	\$76,492	\$168,327	\$258,869
Total Cost of Revenue	\$76,492	\$168,327	\$258,869
Gross Profit	\$2,378,381	\$5,250,845	\$8,085,573
Gross Margin Percentage	96.9%	96.9%	96.9%
Operating Expenses			
Bookkeeping	\$3,000	\$3,150	\$3,308
Accounting	\$4,800	\$5,040	\$5,292
Legal	\$6,000	\$6,600	\$7,260
Software/Hardware	\$16,800	\$17,640	\$18,522
Content Creation	\$144,000	\$158,400	\$174,240
Other Professional Services	\$18,000	\$18,900	\$19,845
Travel & Entertainment	\$3,600	\$3,780	\$3,969
Education	\$2,400	\$2,520	\$2,646
Telecommunications	\$2,400	\$2,520	\$2,646

Miscellaneous	\$1,800	\$1,890	\$1,985
Sales Funnel Marketing	\$318,000	\$390,600	\$463,200
Total Payroll	\$180,000	\$189,000	\$198,450
Payroll Taxes	\$18,000	\$18,900	\$19,845
Payroll Benefits	\$0	\$0	\$0
Total Operating Expenses	\$718,800	\$818,940	\$921,207
Operating Profit	\$1,659,581	\$4,431,905	\$7,164,366
Operating Profit Percentage	67.6%	81.8%	85.9%
Depreciation	\$0	\$0	\$0
Earnings Before Interest & Taxes	\$1,659,581	\$4,431,905	\$7,164,366
EBIT Percentage	67.6%	81.8%	85.9%
Interest Expense	\$0	\$0	\$0
Federal Tax Rate	\$464,683	\$1,240,933	\$2,006,023
Earnings	\$1,194,898	\$3,190,972	\$5,158,344
Earnings %	48.7%	58.9%	61.8%

18.3 Statement of Cash Flow

The Statement of Cash Flow illustrates cash received and cash spent for the initial 3-year period. The table is broken down into two main categories: Operating and Financing.

Yearly Statement of Cash Flows			
	Year 1	Year 2	Year 3
Operating Activities			
Cash Received			
Total Revenue	\$2,454,872	\$5,419,172	\$8,344,442
Total Cash Received	\$2,454,872	\$5,419,172	\$8,344,442
Cash Used			
Cost of Revenue	\$76,492	\$168,327	\$258,869
Payroll/Taxes/Benefits	\$198,000	\$207,900	\$218,295
Other Operating Expenses	\$520,800	\$611,040	\$702,912
Interest Expense	\$0	\$0	\$0
Federal Tax Rate	\$464,683	\$1,240,933	\$2,006,023
Total Cash Used	\$1,259,974	\$2,228,200	\$3,186,098
Net Cash From/(Used By) Operating	\$1,194,898	\$3,190,972	\$5,158,344
Investing Activities			
Cash Received			
Proceeds from Property/Land	\$0	\$0	\$0
Proceeds from Equipment	\$0	\$0	\$0
Total Cash Received	\$0	\$0	\$0
Cash Used			
Purchase of Property/Land	\$0	\$0	\$0
Purchase of Equipment	\$0	\$0	\$0
Total Cash Used	\$0	\$0	\$0
Net Cash From/(Used By) Investing	\$0	\$0	\$0
Financing Activities			
Cash Received			
Proceeds from Investors	\$0	\$0	\$0
Proceeds from Long-Term Debt	\$0	\$0	\$0
Total Cash Received	\$0	\$0	\$0
Cash Used			
Dividends Paid	\$0	\$0	\$0
Repayment of Long-Term Debt	\$0	\$0	\$0
Total Cash Used	\$0	\$0	\$0
Net Cash From/(Used By) Financing	\$0	\$0	\$0
Net Cash Flow	\$1,194,898	\$3,190,972	\$5,158,344
Cash Balance	\$1,214,898	\$4,405,870	\$9,564,213

18.4 Balance Sheet

The Balance Sheet shows Assets, Liabilities, and Shareholders' Equity for the initial 3-year period.

Yearly Balance Sheet			
	Year 1	Year 2	Year 3
Assets			
Current Assets			
Cash	\$1,214,898	\$4,405,870	\$9,564,213
Other Current Assets	\$0	\$0	\$0
Total Current Assets	\$1,214,898	\$4,405,870	\$9,564,213
Long-Term Assets			
Property	\$0	\$0	\$0
Equipment	\$0	\$0	\$0
Other Long-Term Assets	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0
Total Long-Term Assets	\$0	\$0	\$0
Total Assets	\$1,214,898	\$4,405,870	\$9,564,213
Liabilities			
Current Liabilities			
Current Debt	\$0	\$0	\$0
Total Current Liabilities	\$0	\$0	\$0
Long-Term Liabilities			
Long-Term Debt	\$0	\$0	\$0
Total Long-Term Liabilities	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0
Shareholders' Equity			
Paid-in Capital			
Owner	\$0	\$0	\$0
Investor	\$280,000	\$280,000	\$280,000
Total Paid-in Capital	\$300,000	\$300,000	\$300,000
Retained Earnings			
Previous Retained Earnings	(\$280,000)	\$914,898	\$4,105,870
Current Earnings	\$1,194,898	\$3,190,972	\$5,158,344
Total Retained Earnings	\$914,898	\$4,105,870	\$9,264,213
Total Shareholders' Equity	\$1,214,898	\$4,405,870	\$9,564,213
Total Liabilities & Equity	\$1,214,898	\$4,405,870	\$9,564,213

18.5 Sensitivity Analysis

The Sensitivity Analysis projects the impact of either a 10% decrease or increase in revenues.

Worst Case -- Revenue Decrease By: 10%			
	Year 1	Year 2	Year 3
Total Revenue	\$2,209,385	\$4,877,255	\$7,509,998
Total Cost of Revenue	\$68,842	\$151,494	\$232,982
Gross Profit	\$2,140,543	\$4,725,761	\$7,277,016
Gross Margin Percentage	96.9%	96.9%	96.9%
Total Operating Costs	\$718,800	\$818,940	\$921,207
Operating Profit	\$1,421,743	\$3,906,821	\$6,355,809
Operating Profit Percentage	64.4%	80.1%	84.6%
Earnings Before Interest & Taxes	\$1,421,743	\$3,906,821	\$6,355,809
EBIT Percentage	64.4%	80.1%	84.6%
Federal Tax Rate	\$398,088	\$1,093,910	\$1,779,626
Earnings	\$1,023,655	\$2,812,911	\$4,576,182
Earnings %	46.3%	57.7%	60.9%
Net Cash Flow	\$1,023,655	\$2,812,911	\$4,576,182
Cash Balance	\$1,043,655	\$3,856,566	\$8,432,748

Best Case -- Revenue Increase By: 10%			
	Year 1	Year 2	Year 3
Total Revenue	\$2,700,360	\$5,961,089	\$9,178,886
Total Cost of Revenue	\$84,141	\$185,159	\$284,756
Gross Profit	\$2,616,219	\$5,775,930	\$8,894,130
Gross Margin Percentage	96.9%	96.9%	96.9%
Total Operating Costs	\$718,800	\$818,940	\$921,207
Operating Profit	\$1,897,419	\$4,956,990	\$7,972,923
Operating Profit Percentage	70.3%	83.2%	86.9%
Earnings Before Interest & Taxes	\$1,897,419	\$4,956,990	\$7,972,923
EBIT Percentage	70.3%	83.2%	86.9%
Federal Tax Rate	\$531,277	\$1,387,957	\$2,232,419
Earnings	\$1,366,142	\$3,569,033	\$5,740,505
Earnings %	50.6%	59.9%	62.5%
Net Cash Flow	\$1,366,142	\$3,569,033	\$5,740,505
Cash Balance	\$1,386,142	\$4,955,174	\$10,695,679

19. First-Year Financial Summary

19.1 Revenue Forecast

	Year 1 Revenue											
Revenue	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Select Libraries (x3)	\$4,662	\$9,169	\$13,163	\$16,358	\$18,914	\$21,347	\$23,294	\$25,240	\$26,797	\$28,042	\$30,981	\$34,109
Full Library	\$3,335	\$6,891	\$10,371	\$13,502	\$16,320	\$19,134	\$21,667	\$24,224	\$26,525	\$28,597	\$31,851	\$35,335
Client Progress Accelerator	\$4,446	\$8,966	\$13,179	\$16,760	\$19,803	\$22,761	\$25,275	\$27,782	\$29,914	\$31,725	\$35,118	\$38,742
Virtual Counselor Room	\$5,339	\$11,302	\$17,411	\$23,214	\$28,728	\$34,410	\$39,809	\$45,383	\$50,677	\$55,708	\$62,711	\$70,254
SEL Workbook Creator	\$10,539	\$20,867	\$31,004	\$40,970	\$50,783	\$60,462	\$70,023	\$79,483	\$88,859	\$98,167	\$107,422	\$116,639
Grandfathered Revenue	\$51,172	\$48,613	\$46,183	\$43,873	\$41,680	\$39,596	\$37,616	\$35,735	\$33,948	\$32,251	\$30,638	\$29,106
Gross Revenue	\$28,321	\$57,195	\$85,127	\$110,804	\$134,548	\$158,114	\$180,067	\$202,112	\$222,772	\$242,239	\$268,082	\$295,079

19.2 Income Statement

Year 1 Income Statement												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Total Revenue	\$79,493	\$105,808	\$131,310	\$154,677	\$176,228	\$197,710	\$217,683	\$237,847	\$256,721	\$274,490	\$298,721	\$324,186
COGS	\$2,491	\$3,309	\$4,101	\$4,827	\$5,496	\$6,162	\$6,782	\$7,407	\$7,993	\$8,543	\$9,295	\$10,086
Total Cost of Revenue	\$2,491	\$3,309	\$4,101	\$4,827	\$5,496	\$6,162	\$6,782	\$7,407	\$7,993	\$8,543	\$9,295	\$10,086
Gross Profit	\$77,002	\$102,500	\$127,209	\$149,850	\$170,732	\$191,548	\$210,901	\$230,439	\$248,728	\$265,946	\$289,425	\$314,100
Gross Margin Percentage	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%	96.9%
Operating Expenses												
Bookkeeping	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Accounting	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
Legal	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Software/Hardware	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400
Content Creation	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Other Professional Services	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Travel & Entertainment	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Education	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Telecommunications	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Miscellaneous	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Sales Funnel Marketing	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500	\$26,500
Total Payroll	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Payroll Taxes	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Payroll Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Operating Expenses	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900	\$59,900
Operating Profit	\$17,102	\$42,600	\$67,309	\$89,950	\$110,832	\$131,648	\$151,001	\$170,539	\$188,828	\$206,046	\$229,525	\$254,200
Operating Profit Percentage	22%	40%	51%	58%	63%	67%	69%	72%	74%	75%	77%	78%
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Earnings Before Interest & Taxes	\$12,314	\$30,672	\$48,462	\$64,764	\$79,799	\$94,786	\$108,721	\$122,788	\$135,956	\$148,353	\$165,258	\$183,024
EBIT Percentage	22%	40%	51%	58%	63%	67%	69%	72%	74%	75%	77%	78%
Interest Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Tax Rate	\$4,789	\$11,928	\$18,846	\$25,186	\$31,033	\$36,861	\$42,280	\$47,751	\$52,872	\$57,693	\$64,267	\$71,176
Earnings	\$12,314	\$30,672	\$48,462	\$64,764	\$79,799	\$94,786	\$108,721	\$122,788	\$135,956	\$148,353	\$165,258	\$183,024
Earnings %	15%	29%	37%	42%	45%	48%	50%	52%	53%	54%	55%	56%

19.3 Cash Flow Statement

Year 1 Statement of Cash Flows												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Operating Activities												
Cash Received												
Total Revenue	\$79,493	\$105,808	\$131,310	\$154,677	\$176,228	\$197,710	\$217,683	\$237,847	\$256,721	\$274,490	\$298,721	\$324,186
Total Cash Received	\$79,493	\$105,808	\$131,310	\$154,677	\$176,228	\$197,710	\$217,683	\$237,847	\$256,721	\$274,490	\$298,721	\$324,186
Cash Used												
Cost of Revenue	\$2,491	\$3,309	\$4,101	\$4,827	\$5,496	\$6,162	\$6,782	\$7,407	\$7,993	\$8,543	\$9,295	\$10,086
Payroll/Taxes/Benefits	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500	\$16,500
Other Operating Expenses	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400	\$43,400
Interest Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Tax Rate	\$4,789	\$11,928	\$18,846	\$25,186	\$31,033	\$36,861	\$42,280	\$47,751	\$52,872	\$57,693	\$64,267	\$71,176
Total Cash Used	\$67,179	\$75,137	\$82,848	\$89,913	\$96,429	\$102,924	\$108,962	\$115,058	\$120,764	\$126,136	\$133,462	\$141,162
Net Cash From/(Used By) Operating	\$12,314	\$30,672	\$48,462	\$64,764	\$79,799	\$94,786	\$108,721	\$122,788	\$135,956	\$148,353	\$165,258	\$183,024
Investing Activities												
Cash Received												
Proceeds from Property/Land	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Proceeds from Equipment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Received	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Used												
Purchase of Property/Land	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase of Equipment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Used	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Cash From/(Used By) Investing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Financing Activities												
Cash Received												
Proceeds from Investors	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Proceeds from Long-Term Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Received	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Used												
Dividends Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Repayment of Long-Term Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Used	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Cash From/(Used By) Financing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Cash Flow	\$12,314	\$30,672	\$48,462	\$64,764	\$79,799	\$94,786	\$108,721	\$122,788	\$135,956	\$148,353	\$165,258	\$183,024
Cash Balance	\$32,314	\$62,985	\$111,448	\$176,212	\$256,011	\$350,797	\$459,518	\$582,306	\$718,263	\$866,616	\$1,031,874	\$1,214,898

19.4 Balance Sheet

Year 1 Balance Sheet												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Assets												
Current Assets												
Cash	\$32,314	\$62,985	\$111,448	\$176,212	\$256,011	\$350,797	\$459,518	\$582,306	\$718,263	\$866,616	\$1,031,874	\$1,214,898
Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Assets	\$32,314	\$62,985	\$111,448	\$176,212	\$256,011	\$350,797	\$459,518	\$582,306	\$718,263	\$866,616	\$1,031,874	\$1,214,898
Long-Term Assets												
Property	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equipment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Long-Term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Long-Term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Assets	\$32,314	\$62,985	\$111,448	\$176,212	\$256,011	\$350,797	\$459,518	\$582,306	\$718,263	\$866,616	\$1,031,874	\$1,214,898
Liabilities												
Current Liabilities												
Current Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Long-Term Liabilities												
Long-Term Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Long-Term Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Long-Term Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Shareholders' Equity												
Paid-in Capital												
Owner	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Investor	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000	\$280,000
New Paid-in Capital	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Total Paid-in Capital	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Retained Earnings												
Previous Retained Earnings	(\$280,000)	(\$267,686)	(\$237,015)	(\$188,552)	(\$123,788)	(\$43,989)	\$50,797	\$159,518	\$282,306	\$418,263	\$566,616	\$731,874
Current Earnings	\$12,314	\$30,672	\$48,462	\$64,764	\$79,799	\$94,786	\$108,721	\$122,788	\$135,956	\$148,353	\$165,258	\$183,024
Total Retained Earnings	(\$267,686)	(\$237,015)	(\$188,552)	(\$123,788)	(\$43,989)	\$50,797	\$159,518	\$282,306	\$418,263	\$566,616	\$731,874	\$914,898
Total Shareholders' Equity	\$32,314	\$62,985	\$111,448	\$176,212	\$256,011	\$350,797	\$459,518	\$582,306	\$718,263	\$866,616	\$1,031,874	\$1,214,898
Total Liabilities & Equity	\$32,314	\$62,985	\$111,448	\$176,212	\$256,011	\$350,797	\$459,518	\$582,306	\$718,263	\$866,616	\$1,031,874	\$1,214,898

Appendix A - Between Sessions Client Overviews

Between Sessions Resources provides unique tools to accelerate the growth of your clients. We have three sites to help professionals that include many one-of-a-kind tools. All of our tools and resources are based on empirical research and best practices, including tools specifically developed for telehealth.

Benefits

- Improve client outcomes by as much 30%.
- Save time looking for therapeutic assignments for your clients.
- Build a stronger therapeutic alliance with client feedback.
- Have fewer client dropouts and no-shows.
- Build your practice by offering unique digital tools on your website or in your newsletters.
- Easily quantify a client's progress.
- Measure your client's motivation to improve.

Features

Library of Tools

- 2,000 therapy tools as instant downloads.
- Worksheets, workbooks, audio files, printable games, and more.
- Over 100 practice management forms, including many for telehealth.
- New tools added every workday.
- Tools developed at member's request.
- Complete assignment workbooks on depression, PTSD, couple's communication etc.
- Specialized tools for problems related to the pandemic, including a complete assignment workbook and family games.
- Tools for adults, adolescents, children, and couples.

Client Progress Accelerator

- Online Problem Checklists (Adult and High School – more on the way).
- Workbook Creator that compiles complete workbooks for each client.
- Client Session Feedback Form (also measures therapeutic alliance).
- Progress Notes (also measures client progress on behavioral dimensions).
- Pre-Session Questionnaire (also measures self-efficacy).

Psychology Forms Filler

- Individualize any PDF for your practice with your logo or other information.
- Send psychological homework to your clients they can fill out on a computer or tablet.

- Send practice management forms they can fill out on their computer or tablet.
- Send forms to be signed with free hand tool.
- Add directions, sticky notes, annotations, and more.
- Professionals are notified when clients return forms.
- Forms can be saved or printed by both clients and professionals.

Appendix B - Between Sessions Customer Representative Model

Between Sessions currently operates a SaaS model, and that will be further expanded in 2021 with the launch of SEL and VCR. Accordingly, Between Sessions will implement support channels for clients to receive guidance on general usage and troubleshooting their accounts, this will be particularly important as the direct-to-consumer component grows.

The Customer Representative Team (CRT)

The backbone of the Between Sessions CRT will be a passionate belief in the Between Sessions service(s). The CRT members are:

Problem Solvers: adapting to new challenges readily. The role is necessarily reactionary, and generally speaking the problems can't be avoided or transferred, and so the CRT member must be excellent problem solver, who even if faced with an "in the moment" problem with an unknown solution, will not give up and will think broadly and creatively to pursue solutions.

Advocates: understand and stay up to date with the latest in mental health trends, needs and resolution techniques, particularly as consumers may be calling at a time of significant distress.

Devoted Users: where possible, they are Between Sessions users so that they become practical, functional, and technical experts, as opposed to theoretical.

Adaptability: flexible and can adapt to roadblocks on the fly. Even if two clients/consumers are experiencing the same technical issue an adaptable CRT member knows the two cases aren't exactly the same. Each person has their specific needs that needed to be accounted for and aligned with the solution and delivery thereof.

Tenacity: support calls be frustrating, as answers may not be readily available, and the clients/consumers may be impatient and/or in distress. CRT members need to be tenacious and determined to overcome roadblocks. If they're easily put off by failure, they'll struggle to find creative solutions for those who need fast results.

CRT Support Metrics

Support metrics will be monitored across 4 components:

- Productivity
- Performance
- Quality
- Self-service

Productivity Metrics

- Average Reply Time monitors all channels for response times both initially and additional replies and helps determine whether the appropriate number of customer representatives are deployed.
- Average First Reply Time (AFRT) is particularly important as it acknowledges that the customer has been heard and is important to Between Sessions. A lower AFRT will diminish negative impacts of the originating issue. The AFRT for consumers in general can be as high as 10 hours, whereas they expect an AFRT of <5 minutes.
- Average Resolution Time broadly measures the efficiency of the Between Sessions CRT.
- Average Numbers of Replies Per Case indicates the effectiveness of the CRT and can also be a leading indicator of underlying issue with an application, service, or online user guides.
- Average Handle Time (AHT) includes the time the CRT spends communicating with the customer and any related follow-up or admin related tasks. AHT for Between Sessions should be low and improve over time.

Performance Metrics

- Number of Conversations measures the number of conversations across all channels and helps determine whether support levels are appropriate in particular mediums and overall.
- Next Issue Avoidance (NIA) will be measured weekly/monthly and seeks to understand if the CRT are anticipating future questions based on inbound concerns and thereby reducing the number of questions raised over time. NIA should improve over the first year as known issues are remedied before raised.
- Client/Consumer Churn has been set high over the first-three years and reflects the number of customers who cease to use Between Sessions.
- Percentage of Escalations (POE) should be low. A low POE rate indicates that the CRT is well trained and empowered to resolve issues directly.
- Number of Positive Social Mentions is a leading indicator of customers' loyalty and top-end sales funnel participation e.g., education.

- Call Abandonment Rate measures the frequency by which customers are ending support chats or phone conversations before resolution. A high rate can be a sign of insufficient resources but can also be mitigated by engagement techniques e.g., the type of music played while on hold.
- Call Wait Time measures the time it takes for the CRT to answer a call or chat, and directly correlates with the customers satisfaction. A high wait time can be resolved by increasing the number of representatives and/or efficiency and effectiveness of other channels e.g., self-service.
- Multi-Channel Attribution measures the number of connections per channel and guides where to focus support resources and/or where additional work may be needed to strengthen the lower used channels.

Quality Metrics

- Customer Effort Score determines the level of effort the clients/consumers applied to resolve their issue. The survey question could be "How easy was it for you to get your problem solved?" (scale of 1 to 5) and correlates to the efficiency and effectiveness of the CRT and is a predictor of loyalty.
- Top Tags refers to topics that occur most frequently and help determine if self-service support content needs development or improvement.
- Client/Consumer Satisfaction Scores (CSAT) indicates how satisfied individuals are with the product/subscription, and survey questions will delineate accordingly.
- Rating Response Rate effectively measures the ratio of satisfaction surveys completed and can indicate that the service is deemed mediocre, responses will be examined and responded to for both positive and negative comments.
- First Contact Resolution (FCR) means that an issue was resolved during their first contact and will be measured by tracking the number of interactions in a case and calculating the number of one touch responses, and/or by a survey question.
- Net Promoter Score (NPS) measures loyalty and indicates the likelihood that Between Sessions Clients/Consumers would recommend the products/subscription to people in their network and will be determined by a survey question.

Self-Service Metrics

- Knowledge Base Views essentially measures how many times Clients/Consumers are viewing the knowledge base content regardless of the channel e.g., YouTube videos, website FAQs etc. Comparing channel numbers will indicate which material is most valuable.
- Pages Viewed Per Session allows Between Sessions to understand behavior and the form of content they determine to be most useful. Correlating knowledge base views to Top Tags can help identify issues where knowledge base resolution materials are not fit for purpose.
- Ratio of Views to Submitted Cases identifies the number able to self-serve, and in an efficient system will outpace the number talking with the CRT on the whole, and across specific topics.
- Number of Positive Votes on knowledge base materials, particularly compared to overall views, will determine whether materials are fit for purpose, and will identify which materials should be reviewed to ensure "freshness"
- Bounce Rates measure the number who leave the knowledge base after just one page. A high bounce rate indicates satisfaction with the content, however, paradoxically, a very high bounce rate can indicate displeasure with content, and so should be correlated to Positive Views to determine the appropriate interpretation.
- New vs Returning Users if the volume of returning users is higher than new users, it could indicate an awareness gap of the knowledge base existence.

CRT Contact Points

Broadly speaking Between Sessions will use the following contact points:

- Direct helpline through website
- Direct helpline through the application(s)
- Chatbot widget embedded on the website
- Email through website
- Proactive monitoring of twitter, and review sites for negative and positive reviews requiring responses

CRT Solution Materials

- Product instructions within the application(s)
- User guide videos on YouTube
- User guide videos embedded on website

- User guide videos on social media, primarily Facebook
- FAQs on the website (knowledge base)