Launch & Ownership Plan

Project: Mental Health Agent

Purpose: Explains how Mental Health Agent can be launched in stages, what it is expected to cost to run each month, how it can pay for itself, and what needs to happen outside the software before launch. It is a companion to the Software Development Estimate.

Version: 1.0

Date: 2026-10-27

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This plan is meant to help you prepare for owning Mental Health Agent. It covers what to build first, how much cash to set aside for running costs, how many paying Members it may take to cover those costs, and which accounts and approvals to start early. It is a planning aid, not a quote. Every customer number, usage figure and sample price in it is an example for you to replace with your own. It does not change the Software Development Estimate in any way.

1. Mental Health Agent at a Glance

Mental Health Agent is a web platform that helps entrepreneurs and business people look after their mental health while they build their businesses. Each Member has a private dashboard where they check in on how they feel, follow calming activities, and talk with a calm, supportive AI assistant about business situations and how to handle them emotionally. AI stands for artificial intelligence. Business coaches sell the platform under their own brand to their own clients, and the platform owner receives a percentage of every subscription. The platform supports wellbeing. It is not a medical or clinical service.

What it does:

- Members talk with an AI assistant by voice or by typing, about business questions and the emotional side of running a business. They can choose a calm male or female voice.
- Members record a daily mood and stress check-in and see their progress over the last 30 days.
- Members follow guided activities, such as breathing exercises, with each step spoken aloud and a visual timer.
- Members get a daily tip and reminders by email or text message, and can schedule activities and check-ins in a calendar.
- Members browse a library of articles, audio and video, and rate what helps them.
- Coaches run their own branded version of the platform, with their own logo, colours and web address. They set paid plans and coupon codes, and are paid directly, with the platform owner's percentage taken automatically.
- Coaches can let their other software read their member list and subscription status through a developer connection.

Who uses it:

- **Platform Administrator:** your own staff, who set up coaches, set each coach's platform fee, and manage shared content and crisis resources.
- **Coach Administrator:** a business coach or their staff, who manage their branding, content, plans, coupons and members.
- **Member:** an entrepreneur or business person who uses the platform through one coach.

What is in the first version: The estimate covers Phase 1, which includes everything in the requirements. No later phases have been described. The Recommended Enhancements, such as mobile apps, French and a clinical content review, are optional extras priced separately.

2. Launching in Stages

The estimate can be built in stages. Each stage ends with something you can show, test or sell.

Stage	What you can do at the end of it	Low Hours	High Hours	Low Cost	High Cost
1. Foundation	A test coach has a branded site on its own subdomain. Members can sign up, accept the terms, give consent, check in each day, see their dashboard and chat with the assistant by typing. Crisis resources are always one step away. There is no voice, no reminders and no payment yet.	Not stated	Not stated	$28,700	$37,600
2. First release features (web)	Members can speak with the assistant, follow guided activities, get daily tips and reminders, use the library, calendar and ratings, and download or delete their data. Coaches can create paid plans and coupons, be paid with your percentage taken automatically, manage their members, use their own web address and connect other software. The platform is ready to charge.	Not stated	Not stated	$34,750	$45,950
Total		**Not stated**	**Not stated**	**$63,450**	**$83,550**

The Stage 1 and Stage 2 figures are approximate. The estimate prices whole sections, and its foundation figure is an approximate share of those sections. The estimate gives costs only and does not list hours, so the hours columns are marked "Not stated". The total is the estimate's Web App Only total. There are no mobile

apps in this estimate.

Required before you start charging: Coaches must be able to connect their payout account, and you must be able to create paid plans, take payment through the secure checkout, split each payment between you and the coach, and keep subscription status up to date. These are all in estimate section 10, Subscriptions & Payments. The platform must also count each Member's assistant messages and stop the assistant at the plan's limit, which is in estimate section 11, Usage Tracking & Plan Limits.

Decisions that change the foundation:

- **Voice in the first release:** if you include voice conversation, the recording and speech pieces must be built early. Guided activities rely on the same spoken voice.
- **Text-message reminders in the first release:** if you include them, phone number checks and handling of "STOP" replies must be built early.
- **AI processing outside Canada:** if this is not acceptable, the choice of AI model narrows. That affects how the assistant is set up and how crisis detection is tested, and both happen before any assistant feature is built.
- **Signing in with Google or Microsoft:** if Members can sign in with an existing Google or Microsoft account, that becomes part of the sign-in setup.
- **Coach view of Member wellbeing:** if coaches can see anything about a Member's wellbeing, the privacy rules and activity records at the core of the platform change.

Optional additions: The estimate's Optional Enhancements table lists 11 additions. They range from $1,200 to $1,650 for conversation deletion and retention settings, up to $15,900 to $20,700 for native mobile apps with push notifications.

Later phases: The requirements do not describe any later phases, so none are priced in this estimate.

Choosing your first release:

- Would coaches buy this without voice conversation? Voice is the most distinctive feature, but it adds speech costs on every conversation (see Section 3).
- Which features help a coach sell subscriptions on day one: their own web address, coupon codes, or the resource library?
- Do any coaches need the developer connection at launch? The estimate suggests the developer connection, custom web addresses and the calendar feed could move to a later release to lower the first-release cost.
- Could reminders go by email only at first, with text messages added once you see what Members use? Each text message has a cost.
- Which features can wait until real Members give feedback, such as ratings and comments?

3. Running Costs After Launch

The prices below are the providers' published prices as of 2026-10-25. Where a provider charges in US dollars, the price has been converted to CAD at the rate stated in our price table. Providers change their prices. The final design, confirmed at the Architecture Review, can also change which services are used. For example, the estimate names Google's speech services, while the transcription price below is for a comparable service. Treat these figures as a planning illustration, not a quote.

The costs depend mostly on how many Members use the platform and how much they use it. These are the example assumptions behind the tables. Change any of them to match your own expectations.

Usage assumptions:

Assumption	Starting	Growing	Established
Members, free and paid (example)	200	2,000	20,000
Coaches, about 20 Members each (example)	10	100	1,000
Active users for hosting: Members plus about one coach administrator per coach	210	2,100	21,000
Hosting tier chosen for that many active users	Starting	Growing	Established
Conversations with the assistant per Member per month (example)	10	10	10
Messages to the assistant per conversation (example), so 60 assistant replies per Member per month	6	6	6
Minutes of speech recorded per Member per month: half of messages spoken, about 30 seconds each (example)	15	15	15
AI choices of the daily tip and the recommended activity per Member per month: one of each per day (example)	60	60	60

Assumption	Starting	Growing	Established
Words in each automatic conversation summary (price table typical figure), one per conversation	300	300	300
Reminders per Member per month: 20 daily reminders plus 4 for scheduled items (example)	24	24	24
Share of reminders sent by text message (example), so 6 texts and 18 reminder emails per Member	1 in 4	1 in 4	1 in 4
Account and notice emails per active user per month (price table typical figure)	4	4	4
Total emails per Member per month: 4 notices plus 18 reminders	22	22	22
Text messages sent to Canadian phones (example)	All	All	All
New library files uploaded per coach per month, about 20 MB each (example)	2	2	2
Months of files counted in storage (price table typical figure)	12	12	12
Coaches paid out by the platform in the month (example)	10	100	1,000

Monthly running costs:

Service	What it is for	Price	Starting	Growing	Established
Application hosting in Canada	Runs the platform and its database in Canada, with daily backups	Starting tier $112; Growing tier $252; Established tier $938 per month	$112	$252	$938

Service	What it is for	Price	Starting	Growing	Established
Background job queue	Sends reminders on time, picks each day's tip and writes conversation summaries	$53.12 per month	$53	$53	$53
File storage	Holds the library files coaches and administrators upload	$0.0322 per GB stored per month	$0	$2	$15
Error monitoring and alerts (Sentry Team)	Alerts us when something goes wrong	$40.58 per month, includes 50,000 errors	$41	$41	$41
Sign-in service (Google Identity Platform)	Sign-up, sign-in, password reset and two-step sign-in	$0.0077 per monthly active user above 50,000 free	$0	$0	$0
Ongoing support from New Idea Machine (Standard support plan, suggested)	Keeps the application secure, up to date and running after launch	$800 per month	$800	$800	$800
Sending email (Postmark)	Account emails, notices and email reminders	$20.99 per month for 10,000 emails, then $2.52 per 1,000	$21	$108	$1,115
Text messages to Canadian phones (Twilio)	Text-message reminders	$0.0238 per text message	$29	$286	$2,856
Phone number for sending texts (Twilio)	The number reminders are sent from	$3.01 per month	$3	$3	$3
AI assistant replies (Claude)	The assistant's answers in conversations	$0.021 per reply	$252	$2,520	$25,200
AI daily tip and activity choices (Claude)	Picking each Member's daily tip and recommended activity	$0.021 per reply	$252	$2,520	$25,200
AI-written summaries (Claude)	Short summaries and titles of past conversations, so the assistant remembers context	$0.028 per 1,000 words written	$17	$168	$1,680
Speech to text (OpenAI gpt-transcribe)	Turning what Members say into text	$0.0063 per minute of audio	$19	$189	$1,890
Paying coaches through the platform (Stripe Connect)	Paying each coach their share of subscriptions	$2 per coach paid in the month	$20	$200	$2,000
Total per month			**$1,619**	**$7,142**	**$61,791**

Service	What it is for	Price	Starting	Growing	Established
Fixed for the level			$1,030	$1,170	$1,856
Grows with use			$589	$5,972	$59,935
Per Member per month			**$8.10**	**$3.57**	**$3.09**

The Standard support plan is our suggestion. The actual plan and what it covers are agreed with you after launch. The Premium support plan, at $1,200 per month, adds deeper work through the year, such as code and performance reviews, fuller documentation and cloud cost reviews, so the application stays healthy as it grows. Fixes and changes beyond either plan are billed by the hour at New Idea Machine's standard rate, and are not in these figures.

Text messages and speech are included because the requirements include text-message reminders and voice conversation. If you leave either out of the first release, its cost drops out until you add it.

Fees on what you collect: These fees are a share of each payment, so they are not in the monthly totals above. They are used in Section 4.

- Card payments, Canadian business (Stripe): 2.9% plus $0.30 per successful card payment. Add 0.8% for cards issued outside Canada, and 2% more when the currency is converted. The second fee matters because plans can be priced in several currencies.
- Subscription billing (Stripe Billing): 0.7% per subscription payment, on top of the card fee.
- Paying coaches (Stripe Connect): 0.25% plus $0.25 per payout to a coach.

These assume you operate as a Canadian business. Who pays each fee, you or the coach, depends on who is the seller to the Member, which is still an open question.

Yearly and one-time costs:

Item	Price	How often
Domain name, only if you do not already own the domain the platform will use	$30	Every year

Not yet priced:

- **Spoken replies and spoken activity steps (text to speech):** turns the assistant's replies and each activity step into a natural male or female voice. This service is not in our price table yet; its price will be confirmed.
- **Coaches' own web addresses (Cloudflare for SaaS):** checks each coach's web address and issues its security certificate automatically. Its price will be confirmed.

Neither is in any total above.

What moves these numbers most: AI replies are about 70% of the Growing-level total, so check first how many messages a Member sends each month and whether the daily tip and activity really need to be chosen by AI every day. The estimate notes that batching or a lower-cost model may be used for these choices. Next, check the share of reminders sent by text message. After that, check the voice cost once the text-to-speech price is confirmed.

4. Paying for Itself

You earn money as a percentage of each subscription a coach sells, so the platform works like a marketplace. The example below therefore uses the price table's sample platform fees of 5%, 10% and 15%. To turn those percentages into dollars, it applies them to an example Member subscription of $69 per month, which is the middle of our sample prices for business software. All three fees and the $69 price are examples for you to replace with your own.

To stay on the cautious side, the example assumes you absorb the payment fees on each subscription:

- card fee: $2.30
- subscription billing fee: $0.48
- payout fee to the coach: $0.19, which is 0.25% of the $69 plus the $0.25 per-payout charge shared across a coach's 20 Members

That totals $2.97 per paying Member per month, assuming Canadian cards in Canadian dollars. If coaches, as sellers, pay these fees instead, you keep $2.97 more per Member and need fewer of them. Usage costs are $2.99 per Member: the Growing level's "Grows with use" total of $5,972 divided by 2,000 Members.

	Sample fee A	Sample fee B	Sample fee C
Your platform fee on a $69 Member subscription	5%: $3.45	10%: $6.90	15%: $10.35
Kept per paying Member after fees and usage costs	Not viable at this price	$0.94	$4.39
Paying Members needed to cover running costs	Not viable at this price	1,245 (Growing-level costs)	267 (Growing-level costs)
Paying Members needed to earn back the build in 24 months	Not viable at this price	5,678 (Established-level costs)	1,060 (Growing-level costs)
Paying Members needed to earn back the build in 36 months	Not viable at this price	4,444 (Established-level costs)	796 (Growing-level costs)

At a 5% fee, your $3.45 share is less than the payment fees and usage costs of $5.96 for each Member, so each paying Member would cost you money. The build figure used is the estimate's high Web App Only total of $83,550.

The formula, for your own figures: Paying Members needed = your fixed monthly costs, plus the monthly share of the build you want to earn back, divided by what you keep from each paying Member.

Free Members: The platform has a free plan. Free Members add running costs without paying. At these assumptions, each Member's usage costs about $2.99 a month. A free Member's assistant use is capped by the free allowance, but the daily tip and activity choices still cost about $1.26 a month for each free Member, even one who never talks to the assistant. Paying Members' fees have to cover this too. That makes the free

allowance, and whether AI picks tips for free Members, worth deciding with care.

What the table leaves out: It does not include marketing, finding and supporting coaches, your own time, taxes, free trials, discounts from coupons, refunds, or Members who cancel. It also leaves out the two services not yet priced. Any setup or monthly fee you might charge coaches directly would add revenue that is not shown here; this is Open Question 4.

5. Before You Launch

Approvals and accounts:

What	Why this application needs it	Who provides it	Typical time	Cost
Stripe account activation and first payout	Takes Member subscription payments and pays coaches. Each coach also completes Stripe's own onboarding before selling a paid plan.	Stripe	Payments usually right away; first payout about 7 days after the first payment	No charge
Verification of the number used to send texts	Text-message reminders cannot be sent to Canadian phones until it is approved. It may not be needed if text reminders are left out of the first release.	Twilio and the phone carriers	About 3 business days	No charge
Verifying the domain the application sends email from	Keeps reminder and account emails out of spam folders	Postmark, with records added by whoever manages your domain	Minutes once the records are added; arranging access to the domain often takes longer	No charge
Turning on Stripe Connect for the platform account	Lets the platform split each payment and pay coaches	Stripe	Ask us	Ask us
Access to the AI model in Google Cloud in the chosen region	Runs the assistant, tips and recommendations	Google	Ask us	Ask us
Account for coaches' own web addresses (Cloudflare)	Lets coaches use their own web address	Cloudflare	Ask us	Ask us

Start with the Stripe account and the three "Ask us" items as soon as the estimate is signed, because the payment work and the assistant both depend on them and their timing is outside our control. The estimate also notes that Canadian text-message sender registration can bring delays.

Decisions to make:

- Should coaches see anything about their Members' wellbeing? This affects the privacy rules built into the foundation.
- Who is the seller to the Member, the coach or you? This affects taxes, refunds, who pays payment fees and how payments are set up.
- When a payment is refunded, do you refund your platform fee too? This affects payment design and your revenue.
- Do coaches also pay you a setup or monthly fee? This affects how the platform pays for itself.
- Will you sell to Members directly under your own brand? This affects whether you set up your own coach site.
- Is processing of conversations by AI and speech services outside Canada acceptable if disclosed? This affects the AI model choice and must be settled before assistant work begins.
- Are voice conversation and text-message reminders in the first release? This affects foundation work and running costs.
- Should text reminders be limited to paid plans, or should their cost be recovered from coaches? This affects running costs.
- Is one assistant message the right unit for plan limits, or should voice be measured in minutes? This affects usage tracking and pricing.
- Which crisis lines should be listed, and which countries can Members be in? This affects the crisis resources page and text-message costs.
- What is the minimum age for Members? This affects sign-up and your legal obligations.
- Is French needed at launch? This would add the French language enhancement.
- Will the privacy and security review and the clinical content review happen before launch? This affects timeline and budget.
- What platform fee will you charge coaches, and what will coaches charge Members? This affects Section 4.

What we will need from you:

- Accounts in your business's name for Google Cloud, Stripe with Connect turned on, the email service, Twilio and Cloudflare.
- Your platform name, logo and brand colours.
- The Terms of Use, Privacy Notice and consent wording from your lawyer, including the disclosure of processing outside Canada and the "not a substitute for professional care" notice.
- The first activities, tips and resources, and the list of crisis lines.
- Worked examples you approve of the fee split, coupons and refunds, before payment work begins.
- At least one test coach, with a test payout account, for acceptance testing.
- Access to your domain settings for email and web address records.
- Prompt approval of the design system, and someone available to test at the end of each stage.

Your legal and privacy obligations: The platform holds names, contact details and mental health information, which PIPEDA (the Personal Information Protection and Electronic Documents Act) treats as sensitive. You will need a privacy policy, a person responsible for privacy, clear consent wording for AI and speech processing (including processing outside Canada), and a decision on how long billing records are kept after an account closes. Reminder emails and texts also bring obligations under CASL (Canada's Anti-Spam Legislation), and provincial privacy laws may apply. Please confirm all of these with your own legal and privacy advisors.

6. A Few Terms Explained

- **AI (artificial intelligence):** software that can understand and write language, used here for the assistant, the daily tips and the summaries.
- **Background job queue:** a part of the hosting that does work behind the scenes or on a schedule, such as sending a reminder at 7 a.m.
- **Developer connection (API, application programming interface):** a secure way for a coach's other software to read information from the platform.
- **Free allowance:** the amount of a service a provider gives each month at no charge before billing starts.
- **Hosting:** the rented computers in a data centre that run the platform and store its data.
- **Monthly active user:** a person who signs in at least once in a month.
- **MVP (Minimum Viable Product) Foundation:** the estimate's name for the core work every other feature depends on.
- **Payout:** money the payment provider sends to a coach's bank account.
- **Platform fee:** the percentage of each subscription that goes to you as the platform owner.
- **Speech to text:** turning recorded speech into written text.
- **Subdomain:** a web address made from the platform's own address, such as coachname.yourplatform.com.
- **Tenant:** one coach's branded version of the platform, with its own Members, content and plans.
- **Text to speech:** turning written text into a spoken voice.
- **White-label:** letting a coach sell the platform under their own brand, logo and web address.

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