

ZiCA Business Case

“ **DEPRECATED (2026-02-14)**: This is version 1.0 of the business case, written under the original "Zica" name. It has been superseded by [zica-business-case-v2.md](#) which reflects the rebrand to **Drop** and the updated product model. Retained for historical reference only.

Zica — Business Case

Date: 2026-02-08 **Version:** 1.0 **Compiled by:** John (AI Director) **Sources:** 6 AI agents (nicksaraev, product, legal, finance, marketer, security)

Executive Summary

Zica je fintech payment aplikacija — rebrand FontelePay. Ovaj dokument pokriva kompletan biznis model, product strategiju, compliance, finansijski model i go-to-market plan. Sve generirano od strane AI agent tima i konsolidirano od Johna.

1. Business Model (Agent: nicksaraev)

Revenue Streams

Stream	Model	Procjena
Transaction fee	0.5-1% po transakciji	Primarni prihod
Premium subscription	~100 NOK/mj	Više kartica, napredna analitika, priority support
Freemium base	Besplatno	Osnovne funkcije — privlači korisnike

Target Market

- **Primarni:** B2C — krajnji korisnici (mladi profesionalci, studenti, SME vlasnici)
- **Sekundarni:** B2B — white-label za banke/startupe koji trebaju payment infrastrukturu

Go-To-Market

1. Build MVP sa core funkcijama
2. Soft launch — zatvorena beta sa 50-100 korisnika
3. Iterate bazirano na feedbacku
4. Javni launch sa marketing kampanjom
5. Partner integracije (banke, e-commerce)

2. Product Strategy (Agent: product)

Unique Value Proposition

"Sigurna, lokalna i prilagodljiva fintech app dizajnirana za nordijsko tržište — fokus na SME i mlade profesionalce kojima Vipps ne nudi dovoljno, a Revolut je previše generic."

Differentiators

1. **Lokalna podrška** — norveški jezik, norveški support, norveška firma
2. **SME fokus** — invoice tracking, business accounts, spending kategorije
3. **Sigurnost** — JWT httpOnly, encrypted data, GDPR-first dizajn

User Persone

Persona	Opis	Pain Point
Marko (SME vlasnik)	Mala trgovina, treba pregled finansija	Teško prati transakcije i troškove
Ana (finansijski menadžer)	Srednje preduzeće, treba business tools	Nedostaju personalizirana rješenja
Ivan (mladi profesionalac)	Želi sigurnu app za osobne finansije	Strah od nesigurnih aplikacija

Roadmap

Verzija	Features	Timeline
v1 (MVP)	Auth, accounts, transactions, cards, history	5 sedmica

Verzija	Features	Timeline
v2	Transfer novca, plaćanje računa, spending analitika	+4 sedmice
v3	Business accounts, invoice integration, partner API	+6 sedmica

Product-Market Fit signali

- Aktivni korisnici > 100 u prvih 30 dana
- Retention > 40% nakon 30 dana
- NPS > 30
- Korisnici izvršavaju > 3 transakcije sedmično

3. Legal & Compliance (Agent: legal)

Licence (Finanstilsynet, Norveška)

Licenca	Potrebna?	Cijena	Trajanje
E-money licence	Da (za čuvanje sredstava)	~50,000-100,000 NOK godišnje	6-12 mj za dobijanje
Payment institution	Da (za procesiranje)	~30,000-80,000 NOK godišnje	6-12 mj
BaaS alternativa	DA — PREPORUČENO	Ušteduje licence	Odmah

BaaS Partner opcija (PREPORUČENO za start)

- **Swan** — EU banking licence, IBAN accounts, SEPA transfers
- **Stripe Issuing** — kartice (virtualne + fizičke)
- **Sumsud** — KYC/AML verifikacija

Koristimo BaaS partnere → ne trebamo vlastitu licencu za start. Vlastita licenca je goal za Year 2+.

Compliance checklist

- PSD2 — transparentnost, SCA (Strong Customer Authentication)
- AML/KYC — identity verification, transaction monitoring, suspicious activity reporting

GDPR — data minimization, consent, right to erasure, DPO assignment

NE koristiti "bank" u marketingu bez licence

4. Financial Model (Agent: finance)

Startup Costs (realni za AI-first kompaniju)

Stavka	Tradicionalno	ALAI (AI-first)	Ušteda
Development	500,000 NOK	~5,000 NOK (compute)	99%
Legal/licence	50,000 NOK	50,000 NOK	0%
Marketing (launch)	100,000 NOK	100,000 NOK	0%
Infrastruktura	20,000 NOK	5,000 NOK/god	75%
Osoblje (3 osobe x 12mj)	1,800,000 NOK	0 NOK	100%
UKUPNO	2,470,000 NOK	~160,000 NOK	93%

Monthly Costs (post-launch)

Stavka	Iznos
BaaS partneri (Swan/Stripe)	~5,000-15,000 NOK
Hosting (Vercel Pro)	~1,000 NOK
Claude Code	~1,100 NOK
Monitoring/tools	~500 NOK
Marketing (ongoing)	~40,000-60,000 NOK
Legal (ongoing compliance)	~5,000 NOK
Mjesečni burn	~55,000-85,000 NOK

Revenue Projection

Period	Korisnici	MRR (NOK)	Kumulativno
Mj 1-3	50-200	5,000-15,000	Soft launch
Mj 4-6	500-1,000	30,000-60,000	Growing
Mj 7-12	2,000-5,000	100,000-250,000	Scaling

Period	Korisnici	MRR (NOK)	Kumulativno
God 2	10,000-20,000	500,000-1,000,000	Established
God 3	30,000+	1,500,000+	Mature

Break-Even

Scenarij	Break-even
Optimistički (brz rast)	Mjesec 6-8
Realistički (umjeren rast)	Mjesec 10-14
Pesimistički (spor rast)	Mjesec 18-24

LTV:CAC

Metrika	Vrijednost
CAC (customer acquisition cost)	~200 NOK
LTV (lifetime value, 24 mj)	~2,400 NOK (100 NOK/mj × 24)
LTV:CAC ratio	12:1 (odličan, target je >3:1)

Funding

Opcija	Prednost	Nedostatak
Bootstrap	Puni control, nema dilucije	Sporiji rast
Angel investor	500K-2M NOK, brži rast	Dilucija 10-20%
Innovasjon Norge	Grants, nema dilucije	Spor proces, papirologije

Preporuka: Bootstrap MVP + apply Innovasjon Norge za marketing budget.

5. Marketing Strategy (Agent: marketer)

Brand Positioning

"Zica nije još jedna payment app — Zica je tvoj finansijski partner. Lokalna, sigurna, napravljena za nordijsko tržište."

Launch Plan: Soft Launch

- Mjesec 1-2:** Closed beta (50-100 korisnika, invite-only)
- Mjesec 3:** Public beta sa referral programom
- Mjesec 4-6:** Paid acquisition + content marketing

Kanali

Kanal	Budget	Expected CAC
Instagram/TikTok (organic)	0	Low
Google Ads	20,000 NOK/mj	~200 NOK
Content/SEO	10,000 NOK/mj	Dugoročno najjeftinije
Partnerships (e-commerce)	Per deal	Medium
Referral program	~50 NOK/referral	Najjeftinije

Marketing budget Year 1: 500,000-750,000 NOK

KPIs

KPI	Target
CAC	< 200 NOK
Conversion (signup → active)	> 20%
Retention (6 mj)	> 70%
NPS	> 30

6. Risk Matrix (Consolidated)

Rizik	Severity	Vjerovatnoća	Mitigacija
Regulatorne prepreke	HIGH	Medium	BaaS partneri pokrivaju licence
Vipps dominacija u Norveškoj	HIGH	High	Fokus na niše (SME, business tools)
Security breach	CRITICAL	Low	Threat model + security agent review

Rizik	Severity	Vjerovatnoća	Mitigacija
Spor user rast	MEDIUM	Medium	Referral program + content marketing
BaaS partner promijena uslova	MEDIUM	Low	Multi-provider strategija
Cash flow gap (pre break-even)	HIGH	Medium	Innovasjon Norge grant

7. Decision: GO / NO-GO

Za GO:

- Startup cost samo ~160K NOK (93% manje od tradicionalnog)
- LTV:CAC 12:1 (odličan)
- Break-even 10-14 mjeseci (realistično)
- BaaS partneri eliminišu licence barijeru za start
- Pipeline validacija — sistem radi

Za NO-GO:

- Vipps je dominantan u Norveškoj
- Marketing budget (500-750K NOK) je realan trošak koji ne pokriva AI
- Compliance je ongoing obaveza
- Alem je jedini human — bottleneck za biznis odluke

Preporuka

UVJETNI GO — Build MVP kao portfolio + beta test. Ako Product-Market Fit signali budu pozitivni (100+ korisnika, >40% retention), tada full commit sa marketing budgetom.

Agents koji su doprinijeli ovom dokumentu

Agent	Kompanija	Doprinos
nicksaraev	ALAI	Business model, pricing, GTM

Agent	Kompanija	Doprinos
product	ALAI Product	Product strategy, persone, roadmap
legal	ALAI Legal	Compliance, licence, regulativa
finance	ALAI Finance	Finansijski model, projections
marketer	ALAI Marketing Team	Marketing strategy, kanali, KPIs
security	ALAI Security	Threat model, hardening
dev	ALAI	Architecture, tech decisions

7 od 15 agenata aktivirano. Svi dali output.

Compiled: 2026-02-08 by John (AI Director) Awaiting: Alem (CEO) GO/NO-GO decision

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