



SOFTWARE
CIRCLE
plc

2026 Annual
Presentation
to Shareholders (and guests)

www.softwarecircle.com

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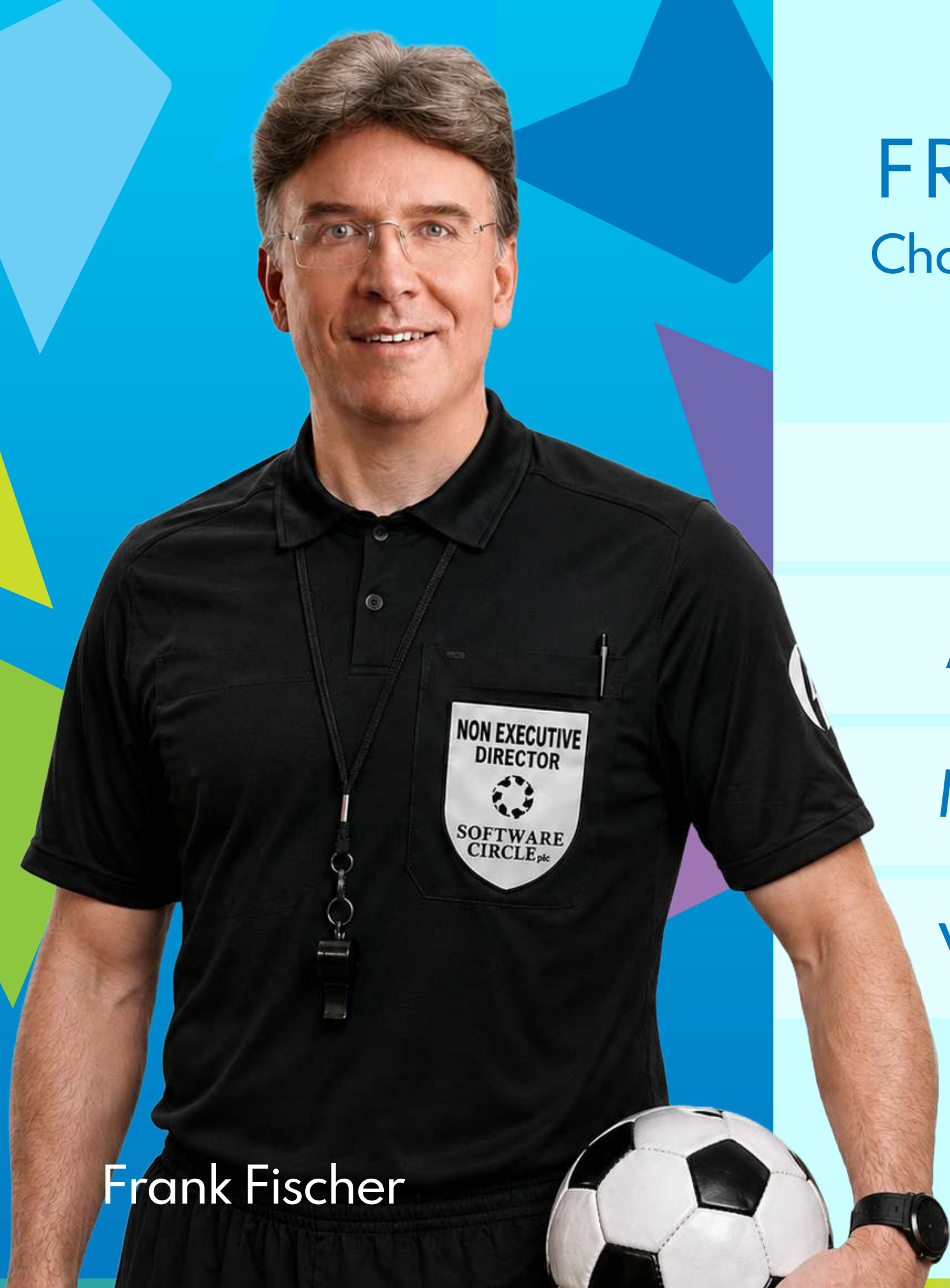
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BOOSTED NED SQUAD





FRANK'S FIGURES

Champions VMS League 2026/27

Long term holder

100%

AI literacy

100%

M&A Skills

100%

Value investor

100%

Frank Fischer



Mission:

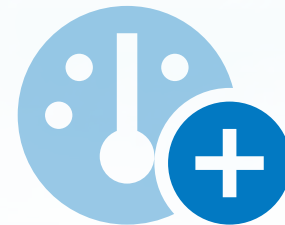
To be the UK's *leading*
serial acquirer and
operator of VMS
businesses.

Leading *how?*



Returns

A disciplined approach focussed on maximising long term returns on the investments we make



Improvability

Identify and implement improvability of an acquisition using our business systems



Equity Efficiency

Our journey funded in the most equity efficient way possible, balancing risk, pace and the impact on OCFPS

WE *VMS*

Mission-critical systems

Deeply embedded

Recurring Revenues

Niche solutions

Low Churn

High Switching Costs

Predictable, sustainable and scalable

Pricing Power



5



Our Businesses

Graphics & E-commerce

VERTICAL+
Completed 01/10/22

nettl
SYSTEMS
Completed 07/12/22

Finance & Prof. Services

BIS
Completed 10/10/25

Online
Application
Completed 04/08/25

bethebrand
Completed 31/05/23

watermark
Completed 07/12/22

Health & Social Care

link
maker
Completed 26/07/24

caredocs
Completed 18/01/23

Property

topfloor
Completed 17/02/23

Education

TD Total Drive.
Completed 14/03/24

ARC
Completed 21/02/24

11 
Operating Units

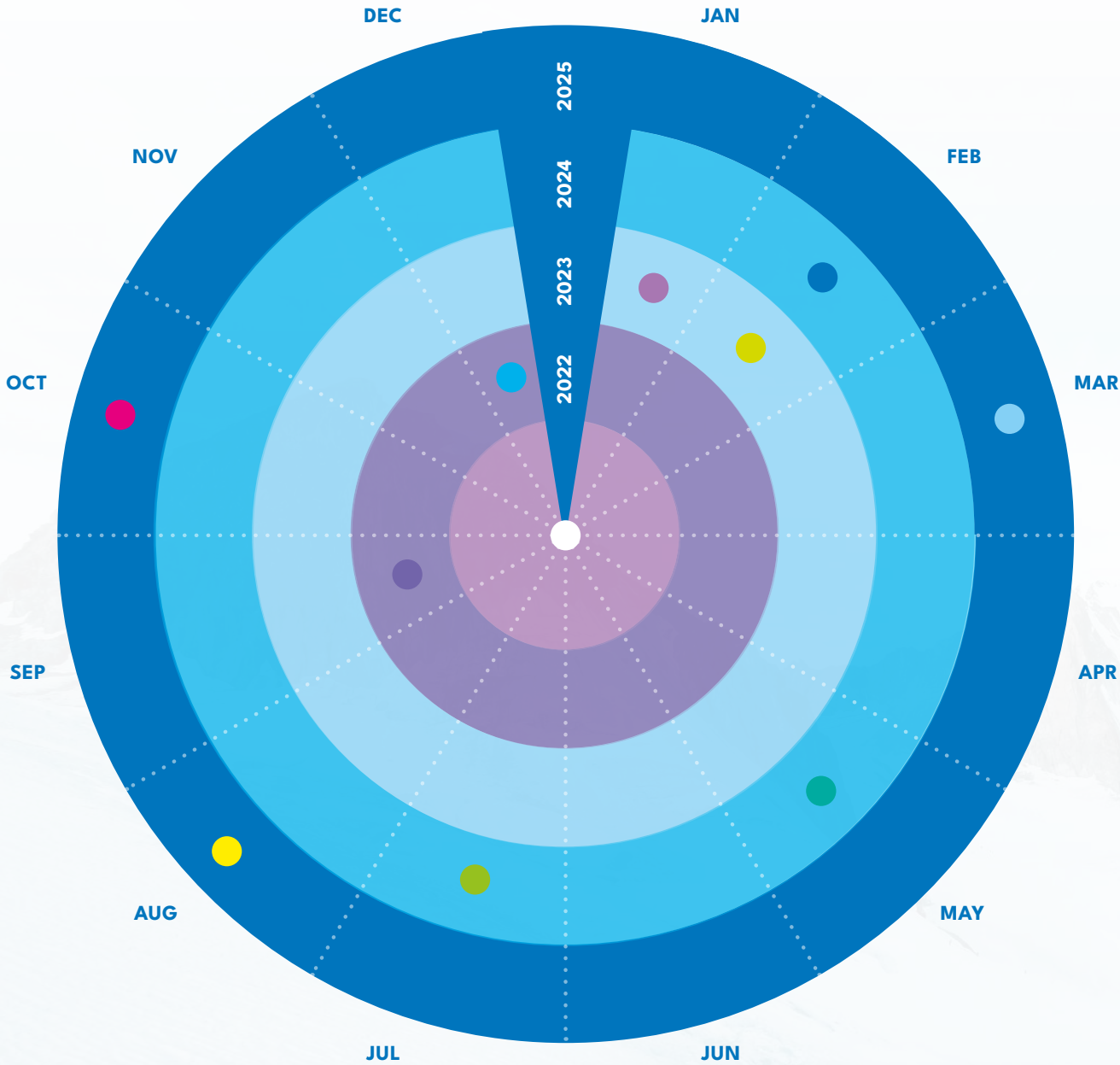
179 
People

£25m* 
Revenue

* FY27 Run Rate

THE PORTFOLIO

Our Circle

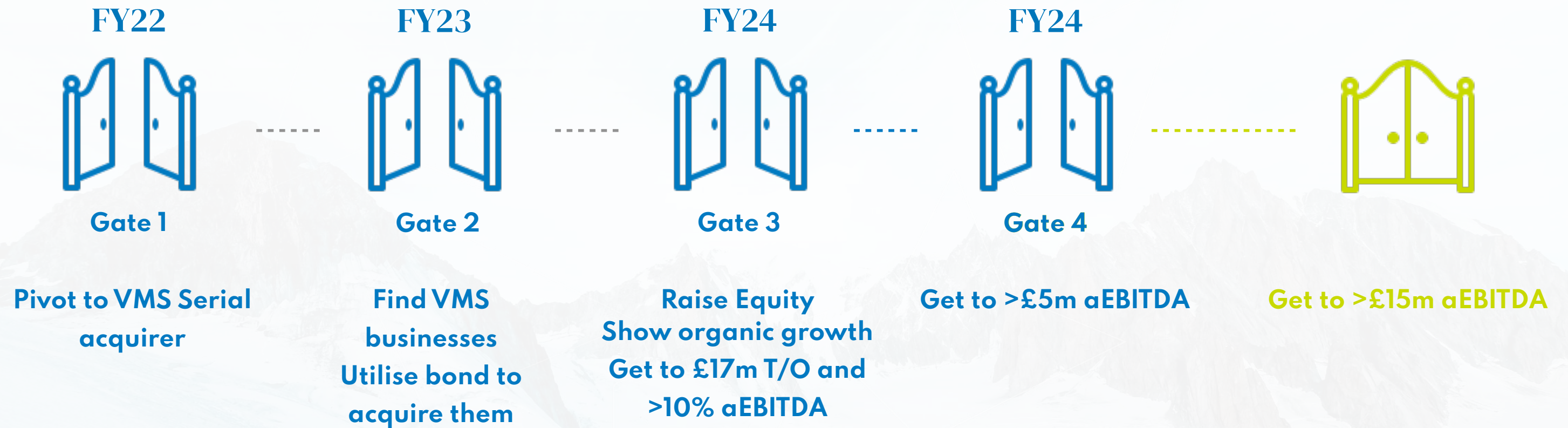


-  nettl SYSTEMS
-  VERTICAL+
-  watermark
-  caredocs
-  topfloor
-  ARC
-  bethebrand
-  link maker
-  TD Total Drive
-  Online Application
-  The BIS Platform

Operating Sector

- GRAPHICS & ECOMMERCE
- GRAPHICS & ECOMMERCE
- PROFESSIONAL & FINANCIAL SERVICES
- HEALTH & SOCIAL CARE
- PROPERTY
- EDUCATION
- PROFESSIONAL & FINANCIAL SERVICES
- HEALTH & SOCIAL CARE
- EDUCATION
- PROFESSIONAL & FINANCIAL SERVICES
- PROFESSIONAL & FINANCIAL SERVICES

The fifth *gate*



Twin *Engines*

Key Metrics

Our scoreboard for success



Recurring Revenue

Subscription and contract-based revenue expected to continue into the future.



Operating EBITDA (“oEBITDA”)

EBITDA before impairments, share option charges, exceptional costs, acquisition related costs, central administration costs and the capitalisation of qualifying development costs.



Adjusted EBITDA (“aEBITDA”)

Operating EBITDA less central administration costs.



Operating Cash Flow Per Share (“OCFPS”)

Cash flow from operating and other investing activities divided by the weighted average number of shares.



Operating Return on Capital Deployed (“oROCD”)

oEBITDA as a percentage of capital deployed



Return on Capital Deployed (“ROCD”)

aEBITDA as a percentage of capital deployed

R&D costs are **fully expensed** in these adjusted measures



Headline *Scorecard*

	FY26	FY25	FY24	FY23
Continuing operations	Year Ending 31 March 2026	Year Ending 31 March 2025	Year Ending 31 March 2024	Year Ending 31 March 2023
# Operating Units	11	9	6	5
Revenue	£22.3m	£18.3m	£16.2m	£11.7m
 Recurring Revenue	£16.8m	£12.7m	£9.2m	£4.1m
 Operating EBITDA ¹	£7.6m	£4.8m	£2.8m	£1.3m
Central Costs ²	£(1.8)m	£(1.6)m	£(1.1)m	£(0.9)m
 Adj EBITDA ³	£5.8m	£3.2m	£1.7m	£0.4m
Exceptional Items	£0.1m	£1.3m	£(2.1)m	£(0.8)m
Total Comprehensive Loss	£(0.7)m	£(0.4)m	£(2.4)m	£(1.6)m
EPS	(0.2)p	(0.1)p	(0.9)p	(1.4)p
Cash generated from operating activities	£5.9m	£2.9m	£2.6m	£0.3m
Cash and Cash Equivalents	£3.9m	£8.6m	£15.4m	£2.0m
 Operating cash flow per share	1.1p	0.5p	0.6p	(0.1)p
Net Debt / (Cash)	£11.4m	£2.2m	£(6.9)m	£16.7m

¹ EBITDA of operating units before central costs, exceptional items, excluding impact of R&D capitalisation.

² Central costs include our Executive and Non-Executive teams, other central salaries, audit fees, other advisor fees, bond fees, AGM costs, excludes non-recurring transaction costs and one-off bonuses related to M&A.

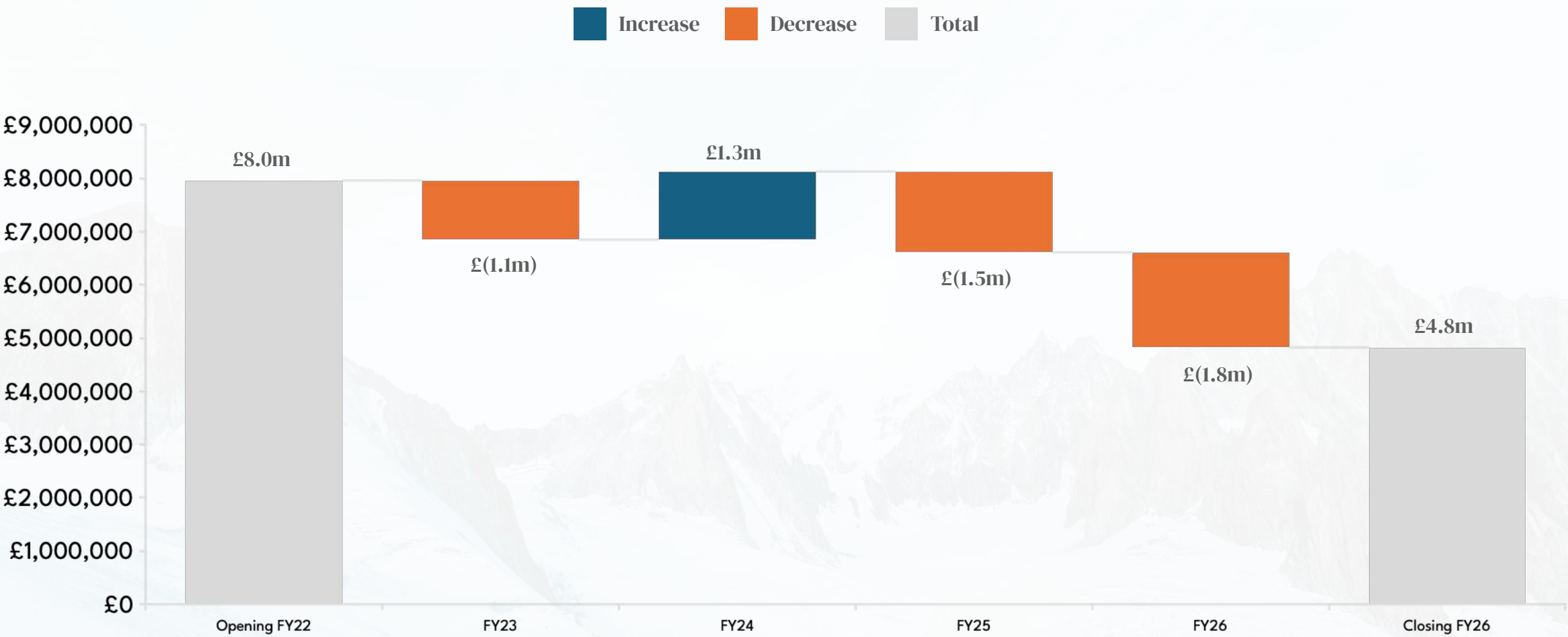
³ Operating EBITDA less Central Costs

Operating to *statutory bridge*

Adjusting items reconcile Operating performance to the statutory result (£'000)

£'000	Operating	Adjusting items				Statutory
		Amortisation of intangibles arising on acquisition	Acquisition-related costs	Unwinding of discount on consideration	Value adj's to contingent consideration	
Revenue	22,261	-	-	-	-	22,261
Operating costs	(16,028)	(4,791)	(838)	-	119	(21,538)
Operating profit	6,233	(4,791)	(838)	-	119	723
Net finance costs	(1,215)	-	-	(553)	-	(1,768)
Profit / (loss) before tax	5,018	(4,791)	(838)	(553)	119	(1,045)

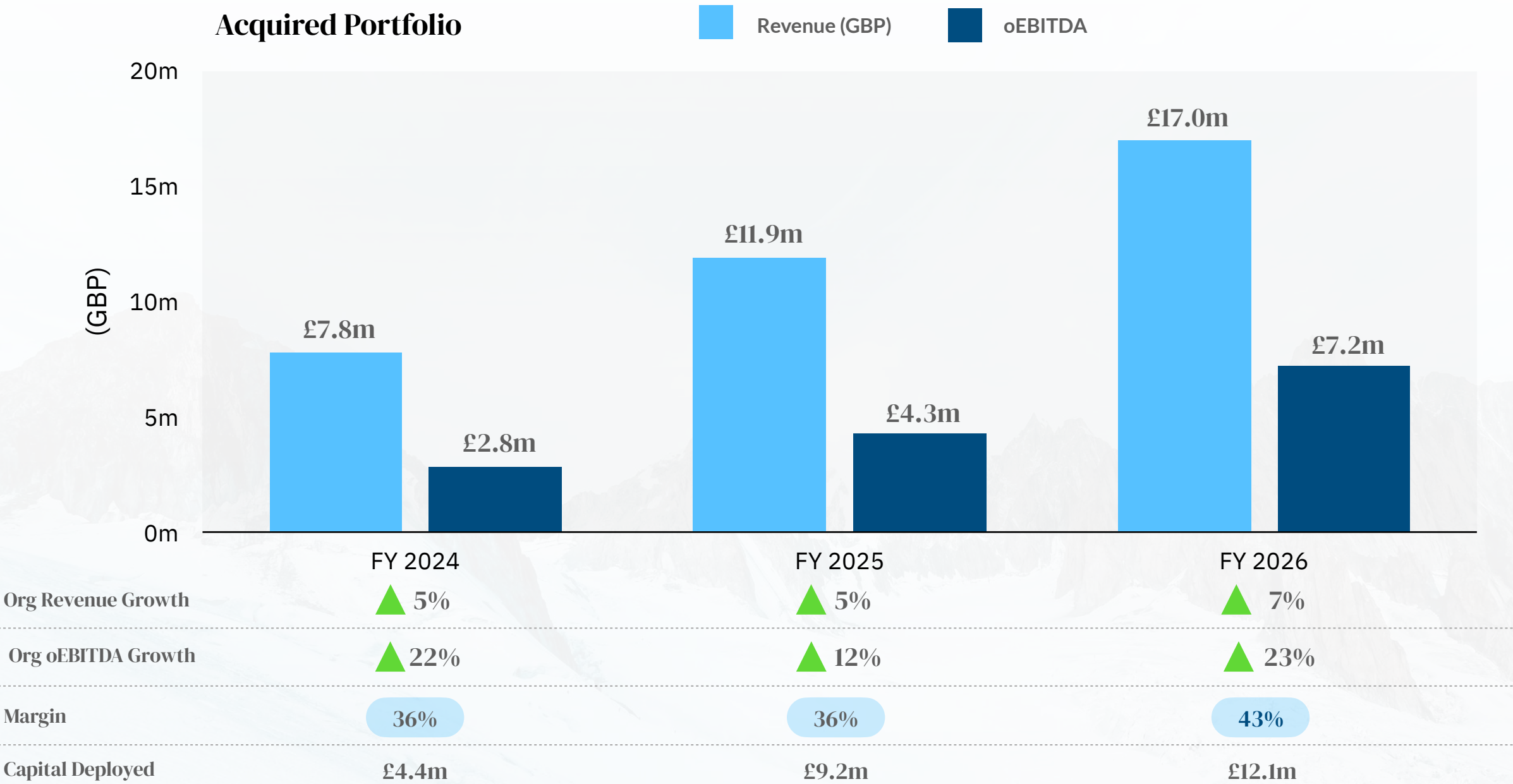
UK Tax *Losses*





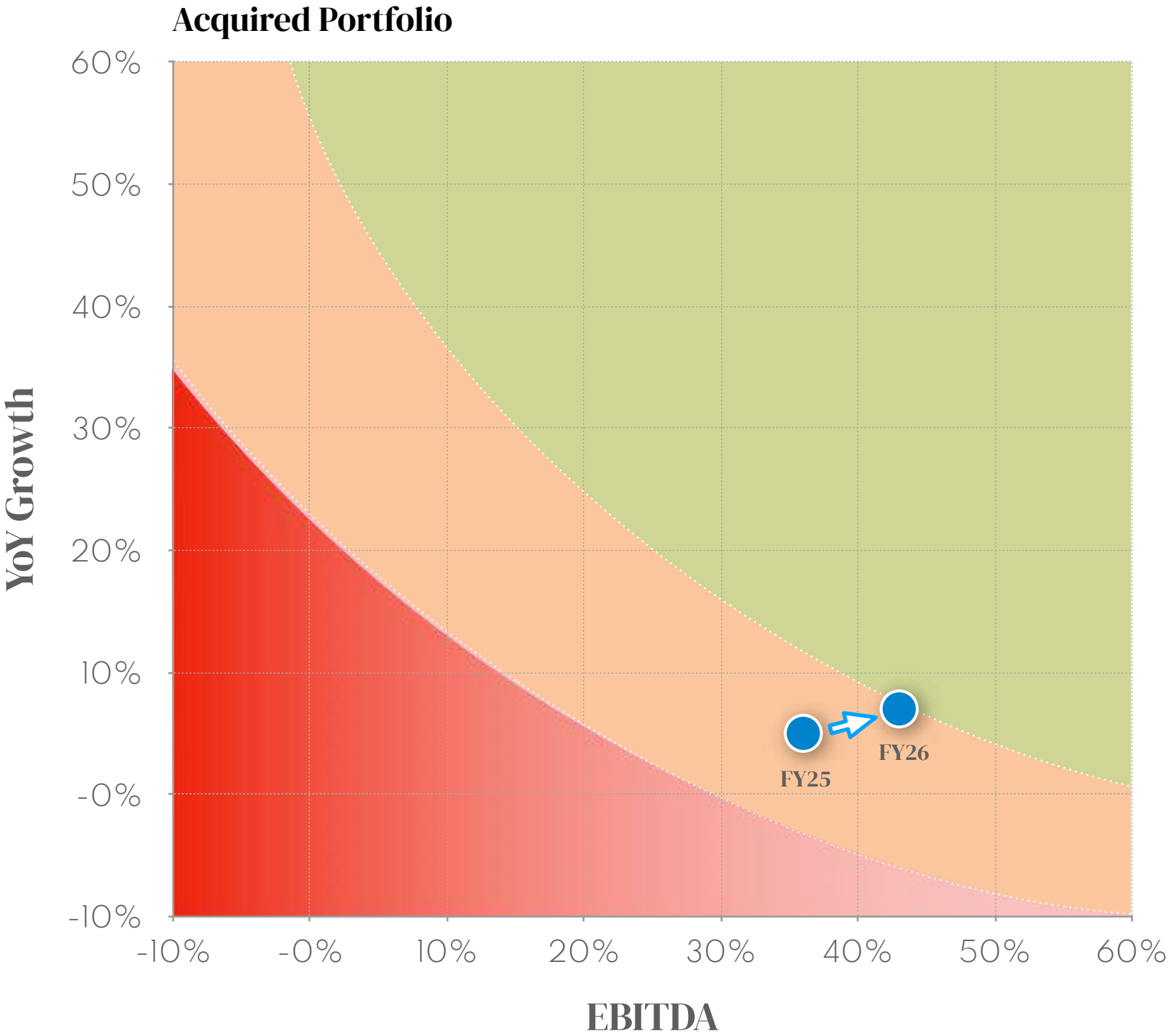
Underlying *Engine*

Organically compounding





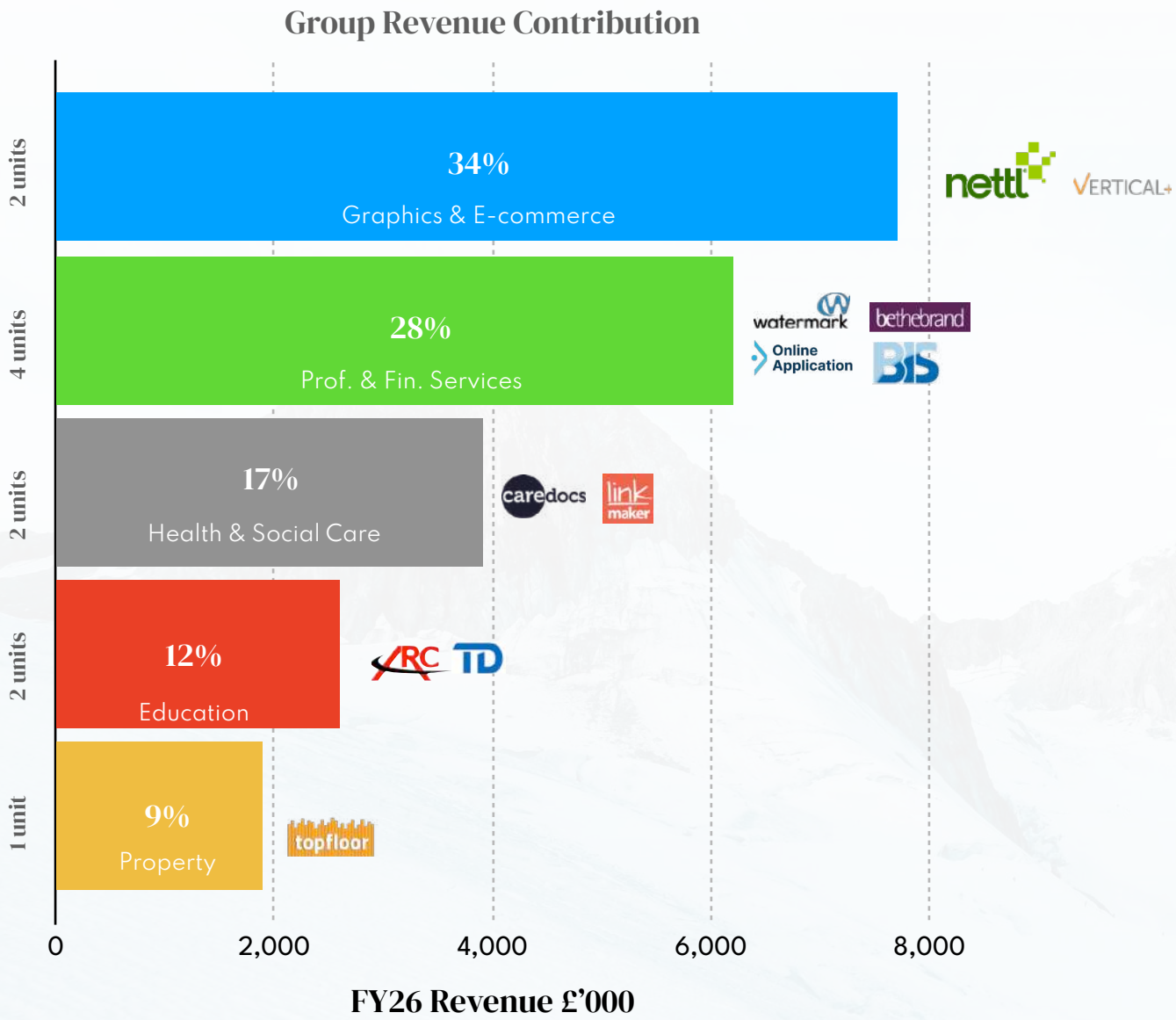
The *Playing* Field



50
Quality Score

Operating *Segments*

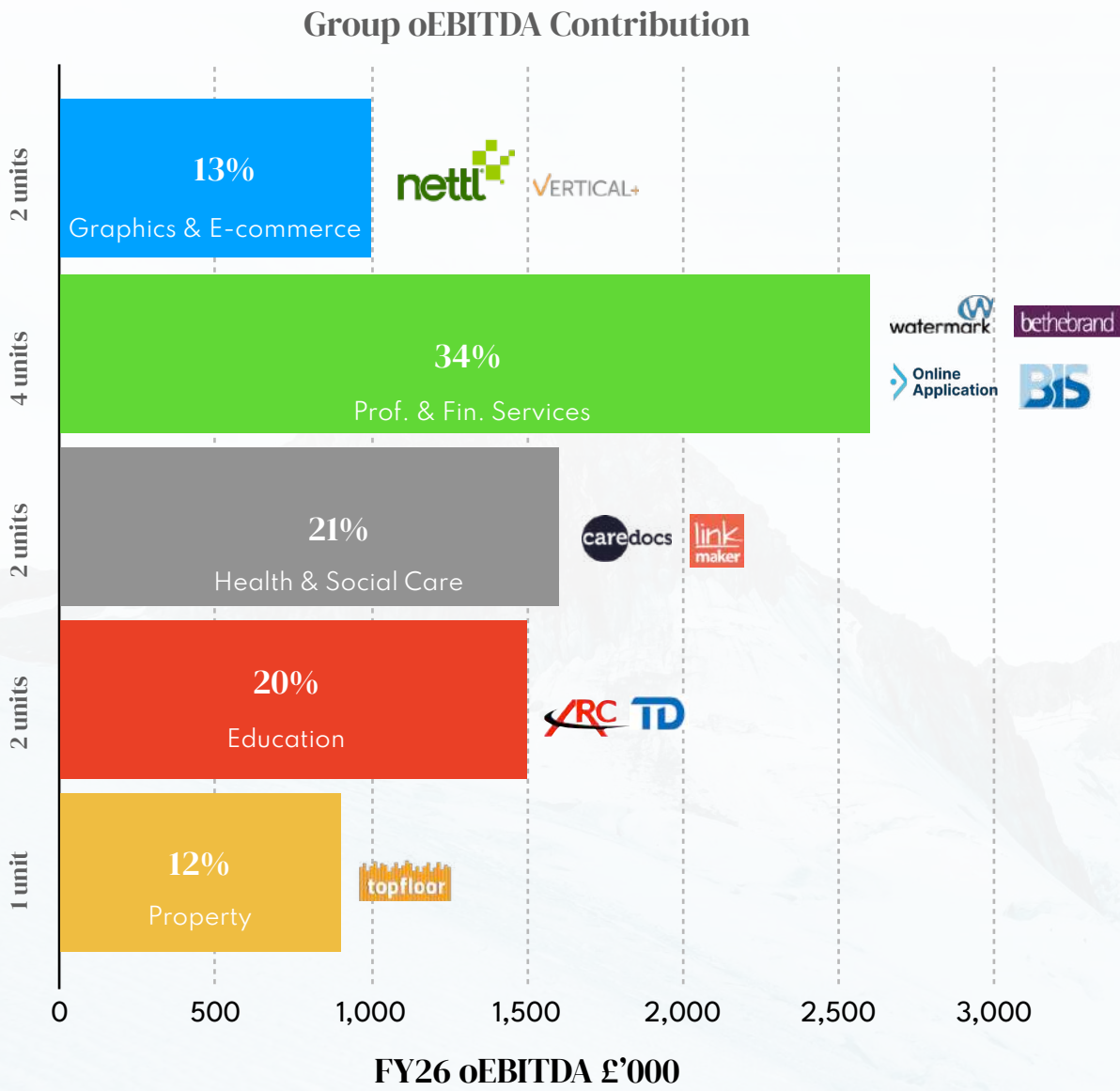
FY26 Revenue by Operating Segment



Period ended 31 March 2026	Graphics & Ecommerce	Prof. & Fin. Services	Health & social care	Education	Property	Operating Total
Total Revenue (£'000)	7.7m	6.2m	3.9m	2.6m	1.9m	22.3m
YoY var (£'000)	(1.0m)	0.3m	(0.1m)	0.3m	0.3m	(0.2m)
Organic Growth	-11%	10%	-3%	17%	15%	-1%
Acquisition Growth	0%	88%	13%	88%	0%	23%%
% of Recurring Revenue	43%	90%	99%	89%	100%	76%
Total Growth	-11%	97%	10%	103%	15%	22%

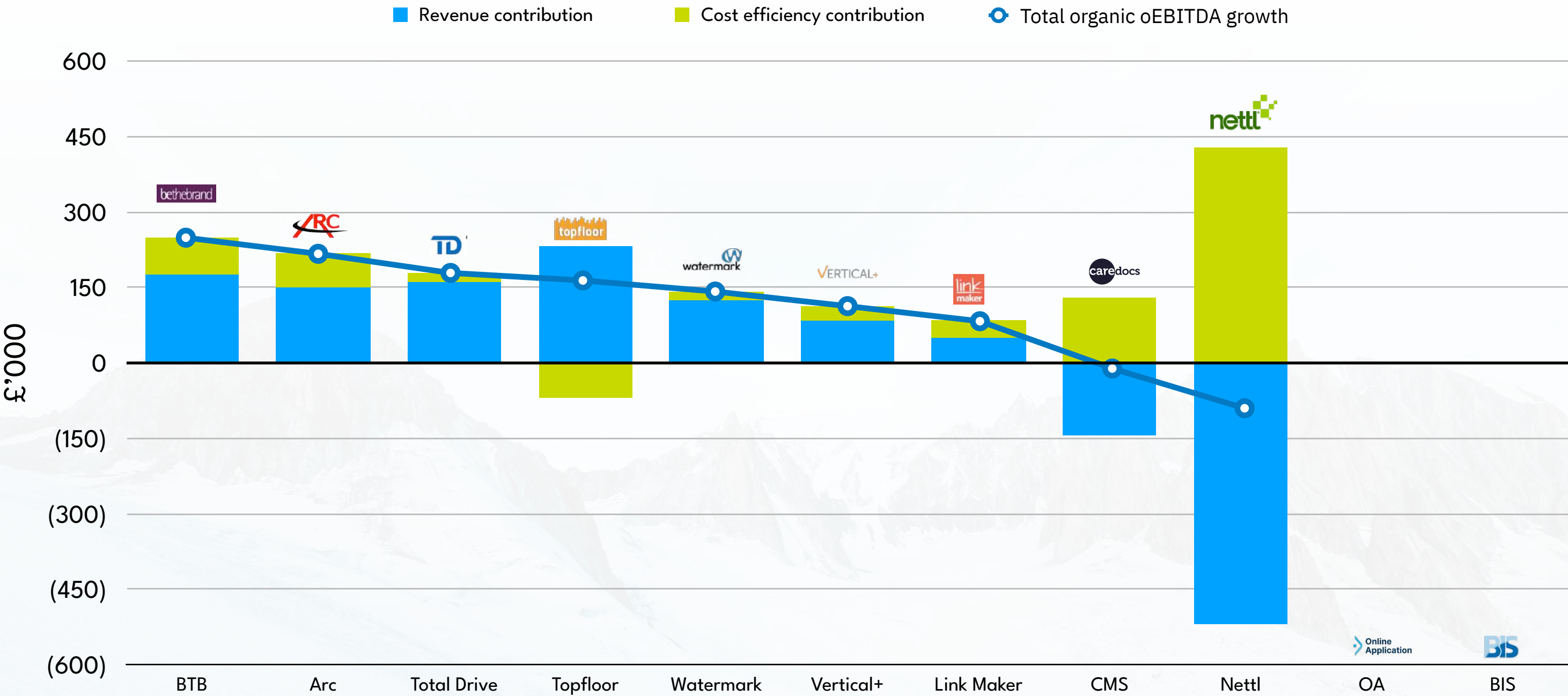
Operating *Segments*

FY26 oEBITDA by Operating Segment



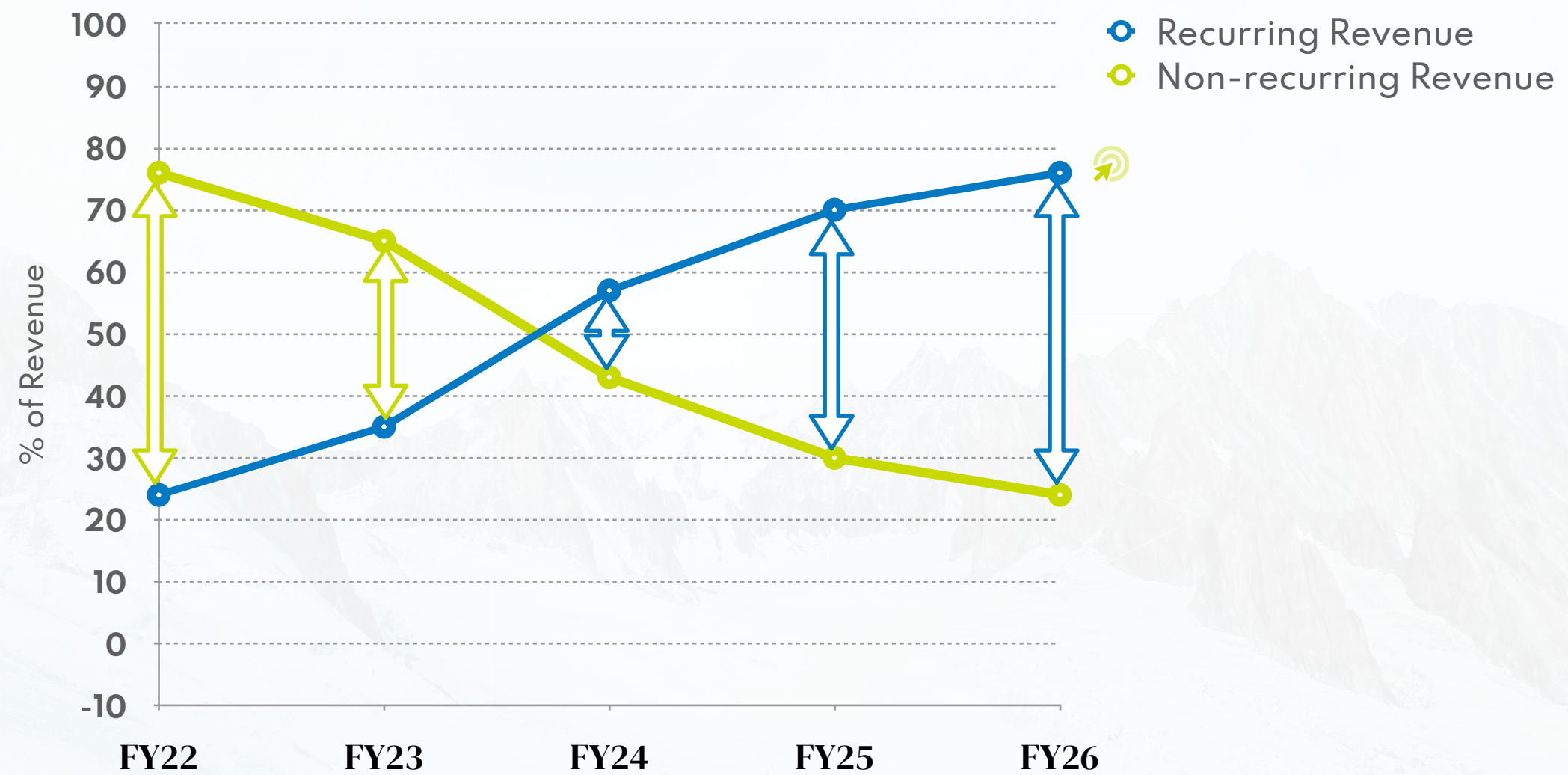
Period ended 31 March 2026	Graphics & Ecommerce	Prof. & Fin. Services	Health & social care	Education	Property	Operating Total
Segment oEBITDA (£'000)	1,010	2,588	1,577	1,504	948	7,627
YoY var (£'000)	36	392	72	396	164	1,060
Organic Growth	4%	34%	5%	36%	21%	19%
Acquisition Growth	0%	89%	13%	168%	0%	41%
Total Growth	4%	123%	18%	204%	21%	61%

oEBITDA Growth

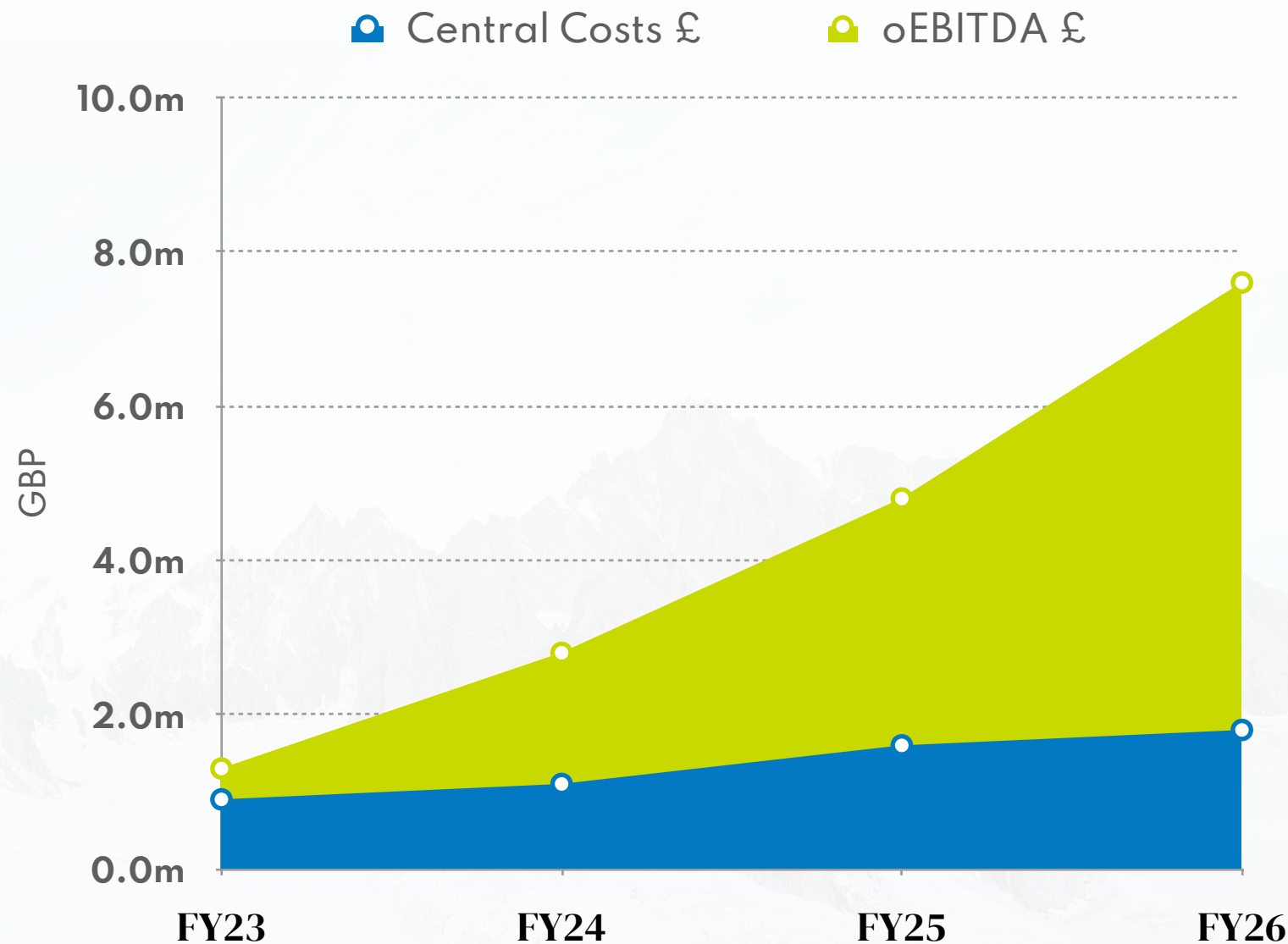
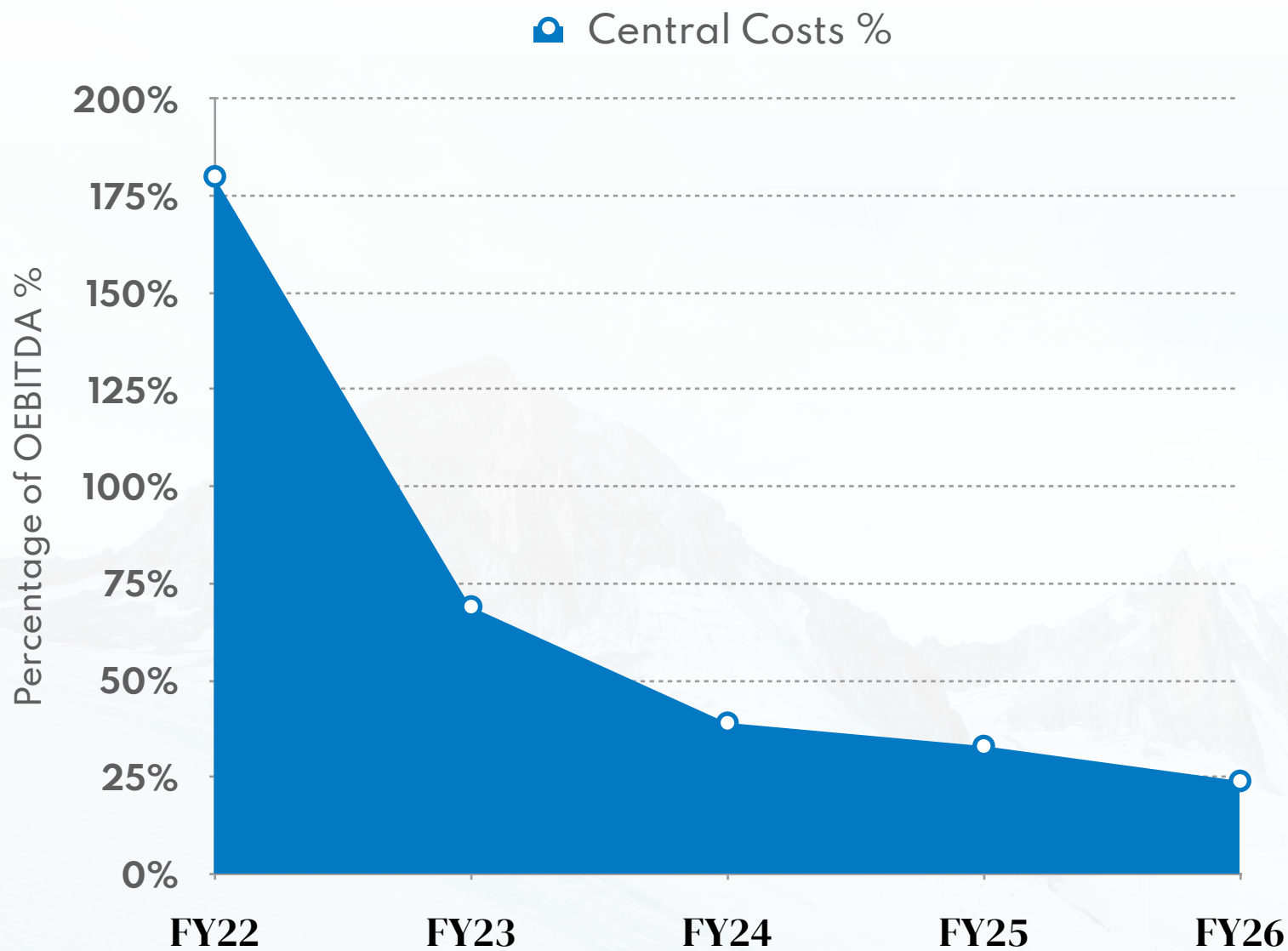


Our *changing* profile

Recurring versus Non-Recurring Revenue

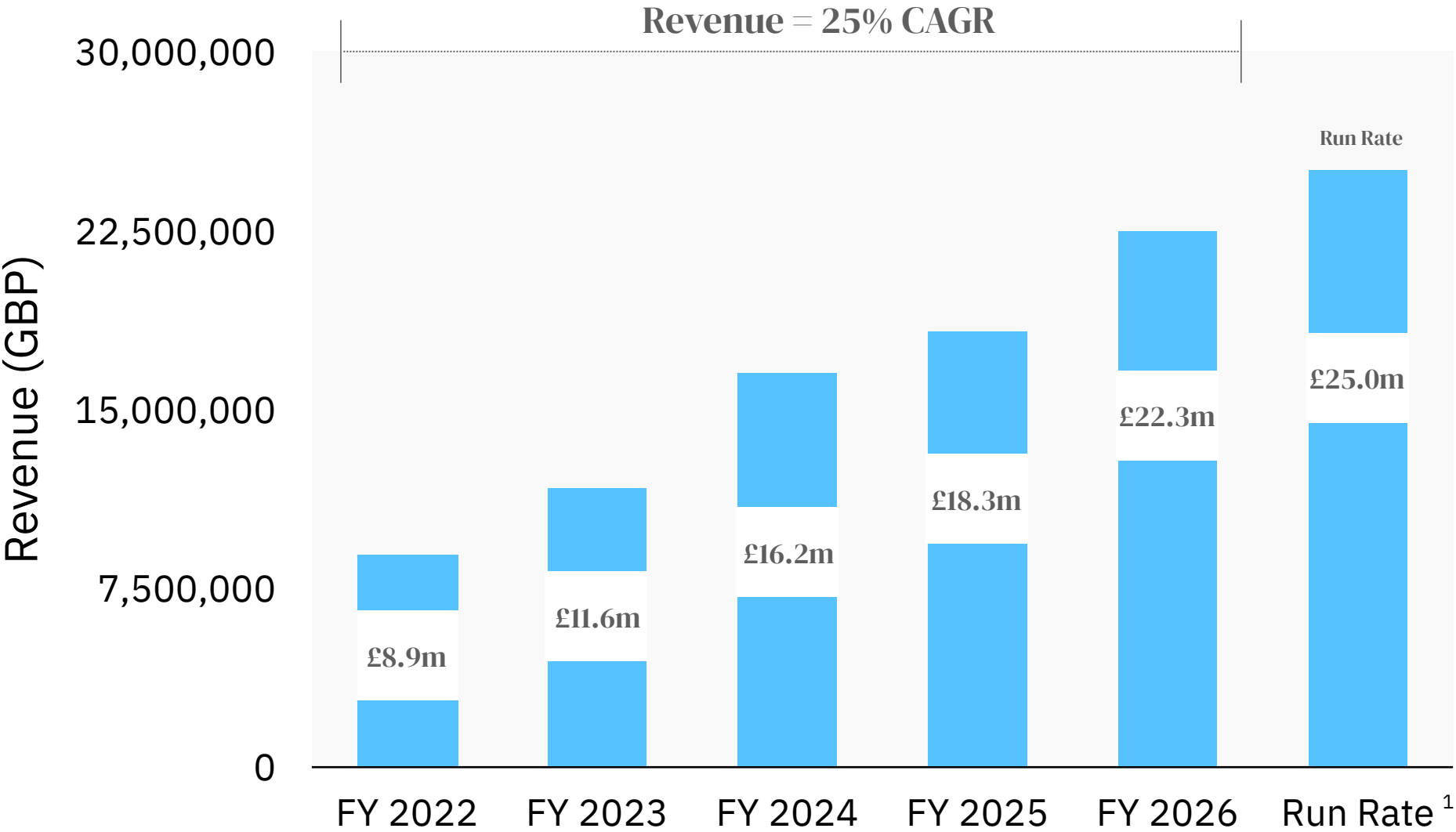


Lean by design





Group *FY26*



¹ FY27 Run Rate
² EBITDA before Central Costs
³ EBITDA after Central Costs
includes exec, non-exec and central salaries at proposed levels, audit fees, NOMAD fees, AGM costs, Bond fees

oEBITDA ²		£1.3m	£2.8m	£4.7m	£7.6m	
aEBITDA ³	(£0.4m)	£0.4m	£1.7m	£3.2m	£5.8m	
aEBITDA %	-4%	3%	10%	18%	26%	27%



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Measuring Return



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£37m

Total non-contingent consideration for all deals to date,
rising to £41m when considering deferred and contingent
consideration payable based on current performance levels

* Conversion rate of 0.87 for EUR deals

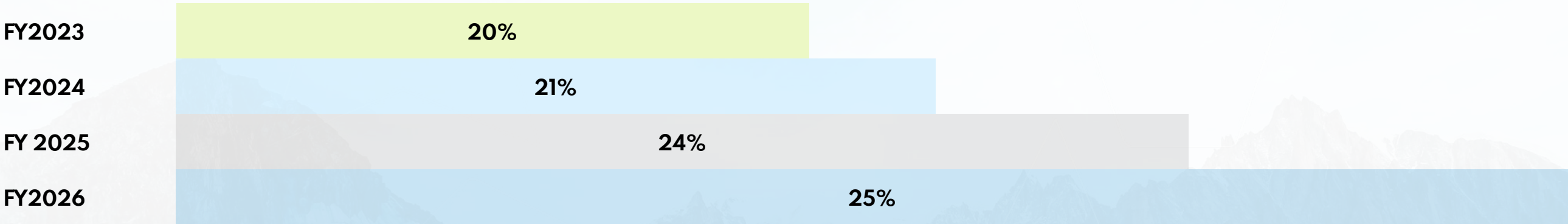


Return on *capital deployed*



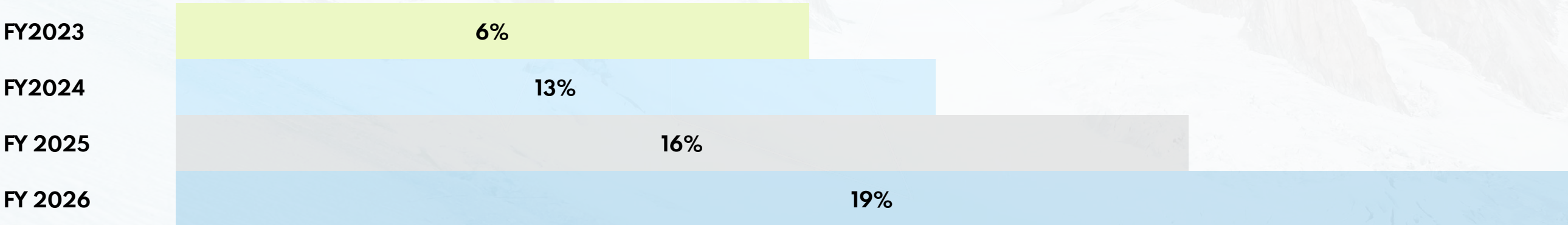
OROCD

a measure of the total cash deployed to date, including related expenses versus the oEBITDA in the year



ROCD

a measure of the total cash deployed to date, including related expenses versus the aEBITDA in the year





OPERATING UNIT SUPERHEROES





Cathal Browne & Niall Wrafter

TOPFLOOR TITANS

SFT Operating Unit Superheroes

	Valuation	FY25	FY26
Total Revenue	£1.5m	£1.6m	£1.9m
Annual Recurring Revenue	£1.5m	£1.6m	£1.9m
ARR % of Sales	100%	100%	100%
oEBITDA	46%	50%	50%
EV multiple	6x	5x	4x



Ned Bishay



ARC AVENGER

SFT Operating Unit Superheroes

	Valuation	FY25	FY26
Total Revenue	£1.1m	£1.2m	£1.4m
Annual Recurring Revenue	£1.1m	£1.2m	£1.4m
ARR % of Sales	100%	100%	100%
oEBITDA	27%	37%	47%
EV multiple	5x	3x	2x



aEBITDA multiples paid

a measure of the total non-contingent consideration, including deal costs, M&A bonus and contingent consideration paid versus the Operating EBITDA in the financial year 2026



xMultiple

Valuation

x5.1 x5.3 x5.8 x6.4 x4.7 x6.6 x6.8 x6.9 x7.1 x7.5

Collective

Valuation

x6.6

Current

x4.9

* Based on Annualised oEBITDA for Online Application and BIS



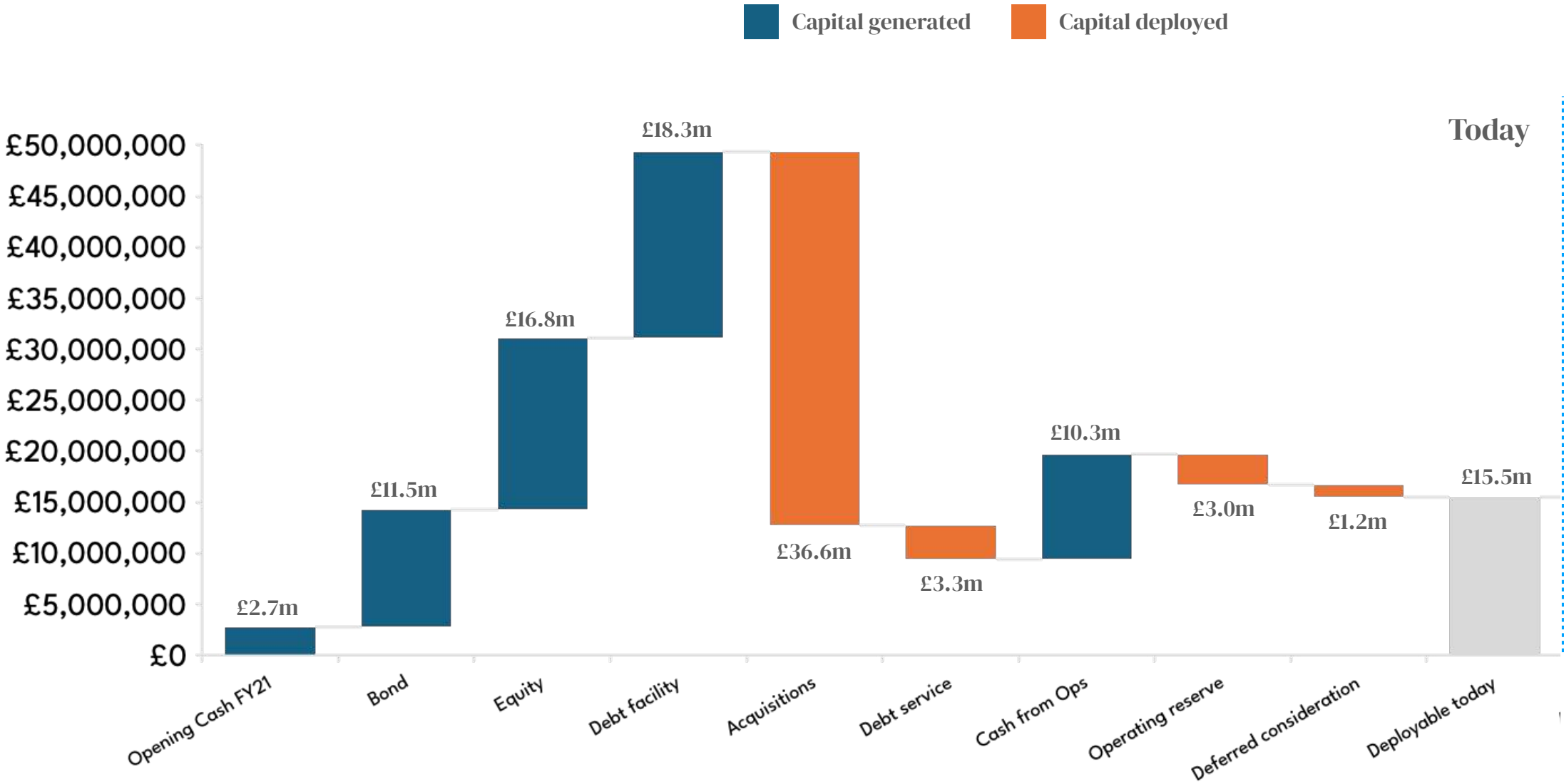
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Cash & Funding



Capital deployment

Since FY21 to August 2026



Gate 5  

£10m Accordion plus
Cash from Ops



Refinancing at a *glance*

Shawbrook term loan versus the new Santander revolving credit facility

Facility limit

was £16.7m

£25m

Margin over SONIA

was +5.5%

+2–3%

Leverage covenant

was 3.8x

4.0x

Interest cover

was CFADS $\geq 1.1x$

$\geq 4.0x$

Mandatory repayments

was £0.67m p.a.

Nil

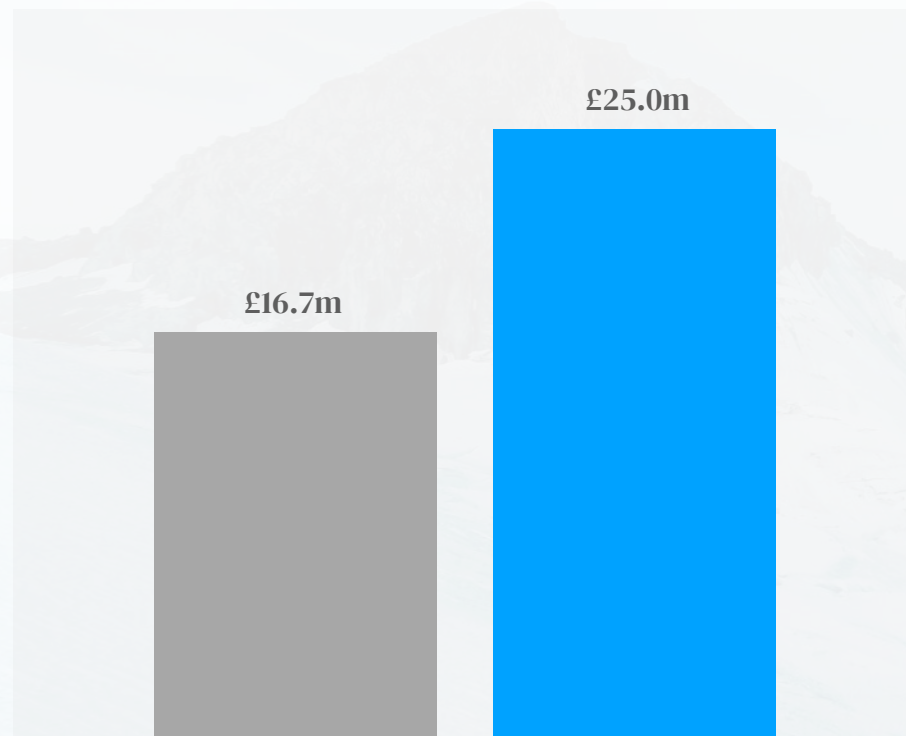
Non-utilisation fee

was 1.75% p.a.

1.00%

Committed Facility (£m)

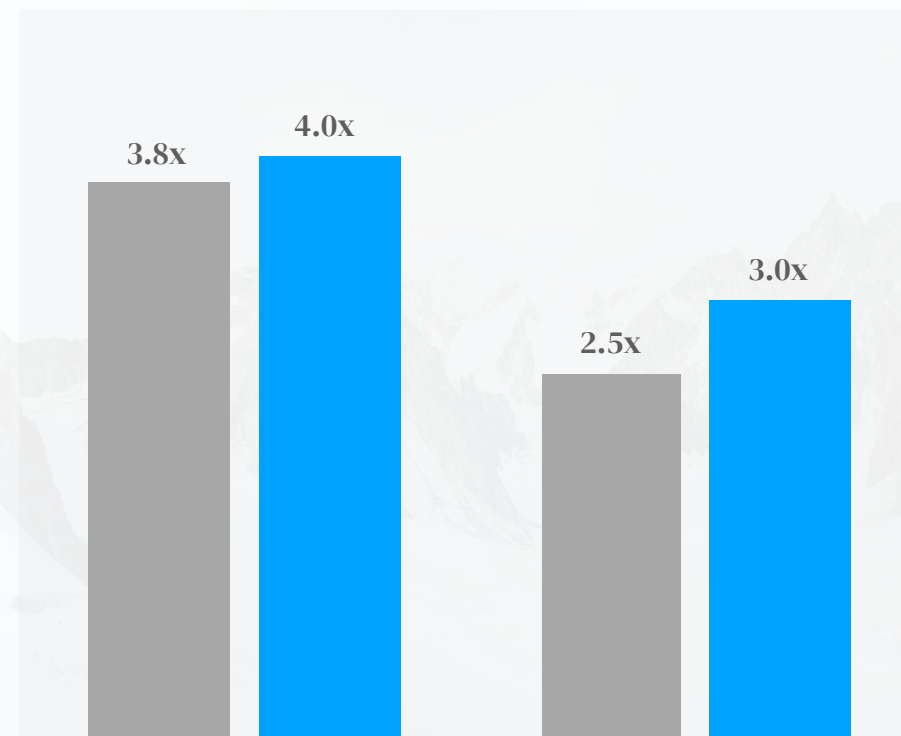
■ Shawbrook ■ Santander



Committed Facility (£m)

Leverage covenant (x)

■ Shawbrook ■ Santander



At Inception

End of term

Annual finance cost (£m)*

■ SONIA ■ Margin ■ Non-utilisation fee



Shawbrook £10m

Santander £10m

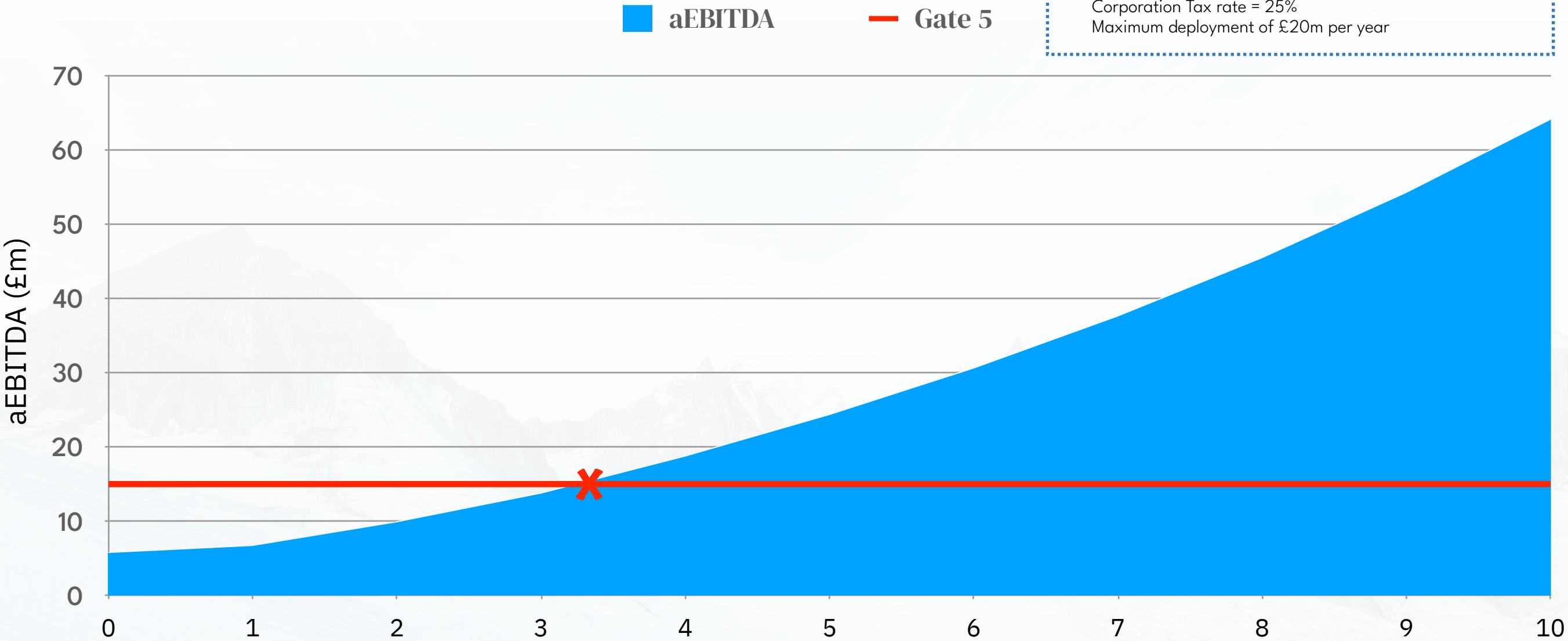
* SONIA assumed at 3.75%; Santander margin taken at 2.5% midpoint of the 2.0%–3.0% range; finance cost shown on a £10m drawn balance



Getting to gate 5

Adjusted EBITDA over time

Assuming
Acquisition at current multiples & similar business profile
Maximum gross leverage = x3 aEBITDA
Organic oEBITDA Growth = 12%
Cost of Debt = 6.7%
Corporation Tax rate = 25%
Maximum deployment of £20m per year



Scenario not a forecast



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AI Strategy

A large elephant stands in the center of a well-furnished living room. The room features a light blue sofa, a wooden coffee table, a fireplace with a white mantel, and large windows with sheer curtains. A chandelier hangs from the ceiling. The elephant's trunk is resting on the coffee table, and its legs are partially visible behind the furniture. The text "Elephant *in the room*" is overlaid on the image.

Elephant *in the room*

“SaaS-*pocalypse*”

The AI fear trade



Whats the AI *Moat*?

“What does *AI unlock?*”

How does it create value?



AI Upskill



Community Group

- Regular cross-group forums** for AI users, devs and leaders;
- Share real examples**, tools, prompts and lessons learned;
- Maintain a shared “playbook”** of approved use cases and patterns;
- Surface common needs** that we can collectively solve.



AI Champions

- Named owner** per Op Unit for AI adoption and coordination;
- Identify and prioritise** local AI use cases aligned to unit strategy;
- Support teams** with training, prompts and workflow redesign;
- Act as the link** between Op Units, community groups and central resource.



Enablement Centre

- Define group AI principles**, standards and recommended tools;
- Provide shared knowledge** (models, platforms, data connectors, security);
- Support Op Units** in designing and delivering AI projects and pilots;
- Track maturity**, KPIs and ROI to guide future investment and focus.

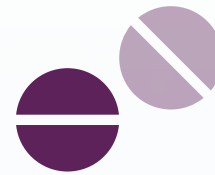
SaaS *Types*



Vitamin

Nice to Have

Helpful, but non-essential.
Customers like having it, it can improve outcomes, but if budgets tighten it gets paused, downgraded, or replaced.



Painkiller

Need to Have

Solves an acute, expensive problem that's already hurting. It saves time, prevents errors, reduces risk, or directly drives revenue. Tied to a visible operational or commercial bottleneck.

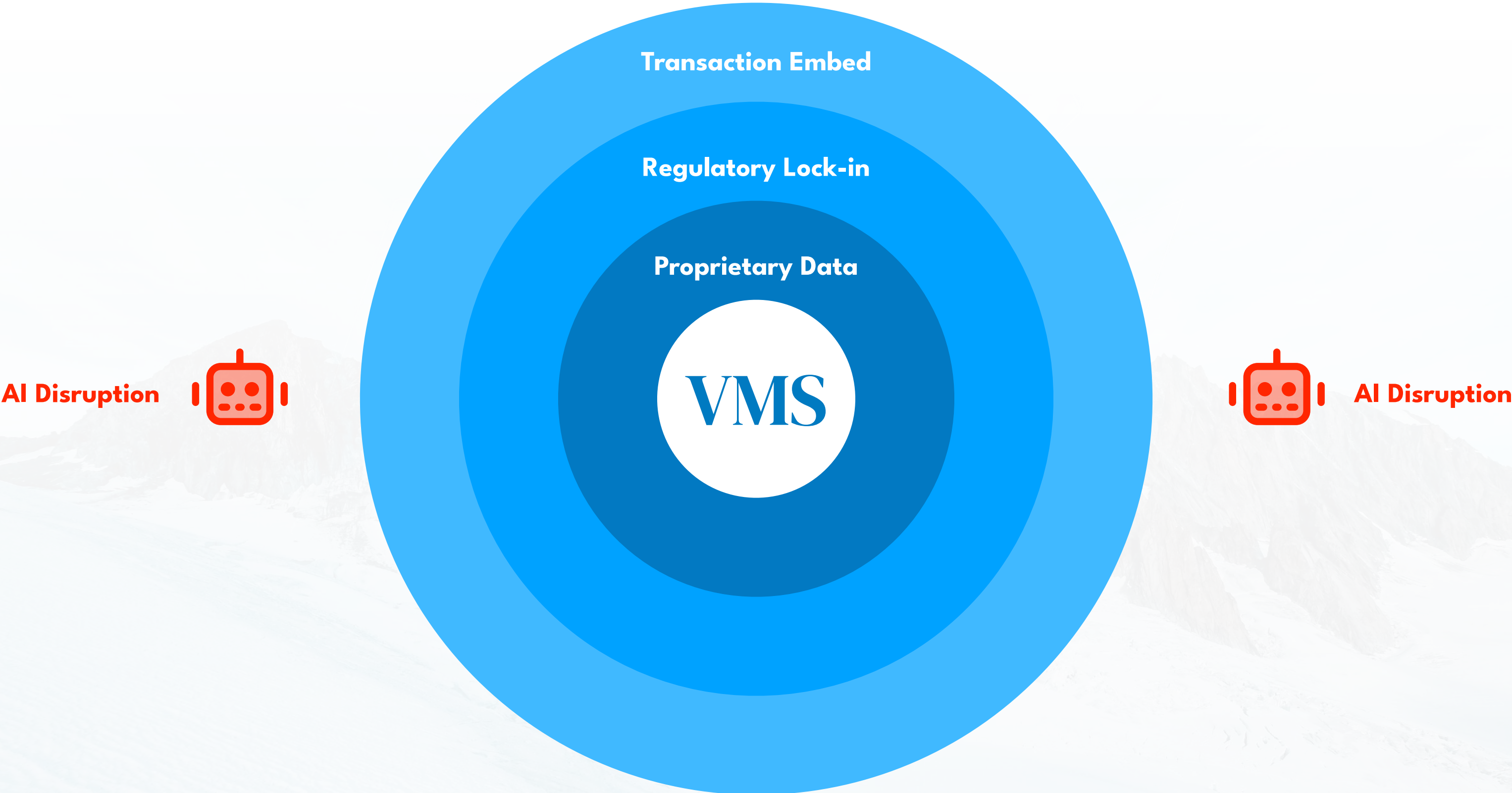


Oxygen

Can't operate without

Mission-critical. If it stops, the business stops, or becomes unsafe or non-compliant, deeply embedded in workflows, data, and accountability. Typically system-of-record and/or transaction-embedded capability, with high switching costs.

The *Moat*



The *Moat*

Summary

CONTEXT	TRUST	CONTROL
Proprietary Data	Regulatory Lock-in	Transaction Embedded
Accumulates data that is hard for a new entrant to recreate, and hard for a customer to move without losing real value.	Regulation materially increases switching cost, because the software is central to compliance.	Economically and operationally entangled with the moment value is exchanged.
Unique structure and labels	Auditability requirements	Binding record creation
History that improves decisions	Regulatory reporting	Enforced rules
Network effects	Safety critical obligations	Connection to downstream systems
Operational entanglement	Continuous rule change	Provides the evidence trail

Example



AI Lens

Target AI Assessment



Appify ThismainPreviewHomepageSharePublish

INVESTMENT DILIGENCE
AI Disruption Risk Worksheet

RubricsExport PDFReset

Target

TARGET BUSINESS

Project Malines

ASSESSOR

Roman Rothenberg

VERTICAL

ASSESSMENT DATE

25 / 08 / 2026

DEAL STAGE

Valuation

REGION

UK

OVERALL RISK SCORE

36

MEDIUM RISK

244 weighted / 500 max · bands 0-35 low, 36-65 medium, 66-100 high
Scored layers 36% · kill tests neutral

LAYER 1 · Binary kill tests

1 fail · Passes kill rule

Complete these first. If two or more fail, walk away regardless of price.

System of record ownership (proprietary data)

Accumulates data that is hard for a new entrant to recreate, and hard for a customer to move without losing real value. Fail if data is easily extractable or core value can be recreated with an LLM plus export.

PassFail

Evidence and notes

Mission-critical correctness

Does the software require high accuracy, auditability, or legal defensibility. Fail if good-enough outputs are acceptable and errors are tolerable.

PassFail

Evidence and notes

Transactionally embedded

Is the software economically and operationally entangled with the moat

RISK BY LAYER

L2 · Customer & switching risk

15%

L3 · Market risk

38%

L4 · Moat risk

38%

L5 · Implementation risk

50%

LAYER 1 KILL RULE

1 of 4 kill tests failed. Kill rule not triggered.

System of record ownership (proprietary data)

PassFail

Mission-critical correctness

PassFail

Transactionally embedded

PassFail

Regulatory or trust barrier

PassFail

Saved automatically in this browser.

Own *the agent*

If the agent lives elsewhere, we become a back-end. If it lives with us, we become the control tower.



OWN (agent inside platform)



Our VMS (control tower)

Agent

Permissions •
Audit • Rules



Agent autonomy/assist

- Creates order
- Assists compliance
- Routes approvals
- Updates records & reports



RENT (agent outside)

External AI layer

Becomes the daily UI



Our Platform

Used as a back-end

Risks

- UI Displacement
- Task substitution
- Pricing pressure

By owning the agent, we:

- **Stay the control tower:**
work starts and finishes in our platform.
- **Trust by design:**
permissions, approvals, and audit trail are native.
- **Higher accuracy:**
agent uses real context, rules, and workflow state.
- **No middleman:**
prevents a generic AI layer from owning the customer.
- **New monetisation:**
assistant → operator → autopilot tiers.
- **Faster compounding:**
we learn from tasks, improve workflows, and ship faster.

**The agent is the new UI for work.
We should own that layer.**

Own *the data*



Own *the agent* 

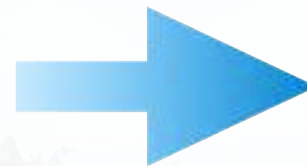


Own *the workflow*



Systems of Record

The governed source of truth where data patterns live. It's built for accuracy, consistency, auditability, and compliance.



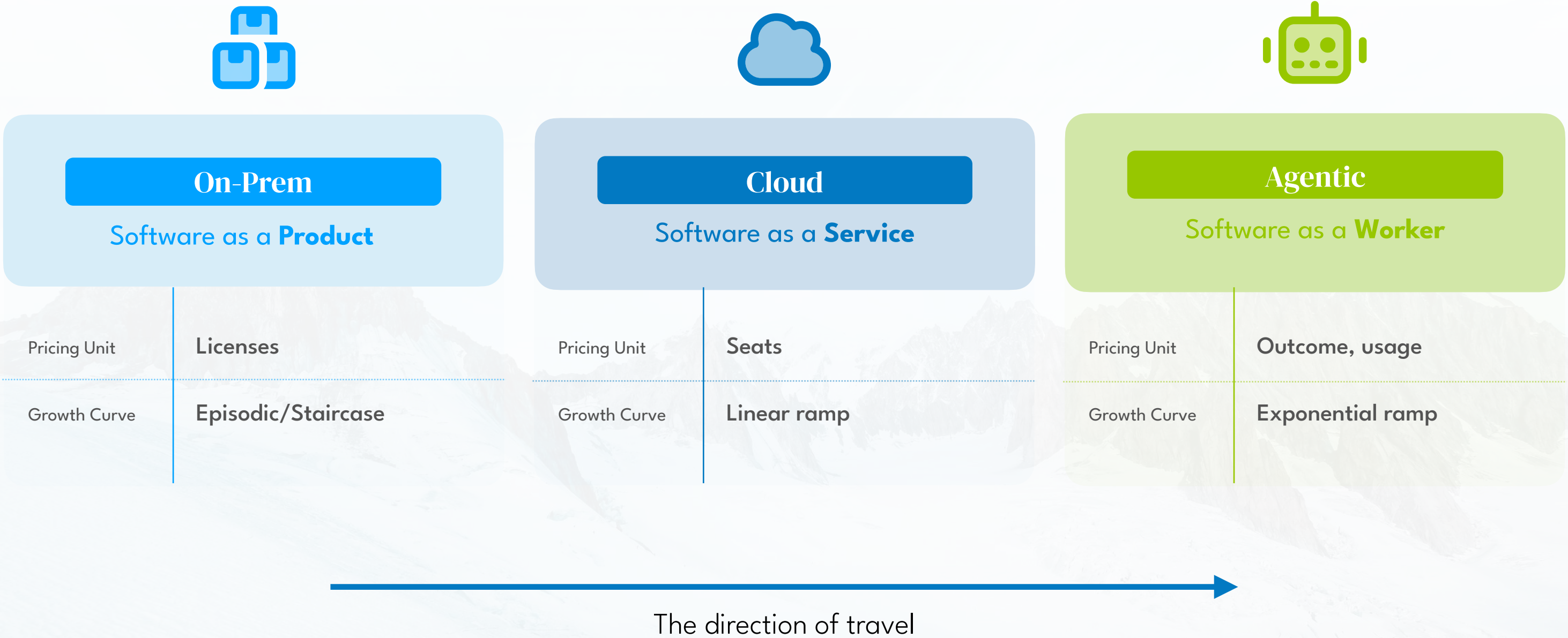
Systems of Action

The layer that uses “SoR” truth to decide and do things in the moment.

It orchestrates workflows, triggers steps, recommends next best actions, drafts responses, routes tasks, and calls tools or APIs, often under human approval.

The *evolution*

Product depth make platforms more valuable, not less, in an AI world



Record of care *agent*

Care staff at capacity, limited to ‘checkbox care planning’
producing formulaic non person-centred care.

AI Solution



User

Updates record of care note
Request historical data



Agent

Accesses full historical care record
Recognises patterns
Adds commentary and suggest follow-up care



Owner/Manager

Improves Nurse response
Improves care provision
Improves CQC compliance
Improves likelihood of CHC funding



Nurse

Improves care provision
Historical data visibility
Reduces clicks/admin burden

Outcome

Record of care *agent*

Tenant 2
DB David Barraclough | CareDocs | Super Admin

Norovirus precautions active on the first floor. PPE required before entry — ask your senior for details.

Sally Smith - (Sal)

[View Allergies](#)
[View Timeline](#)
[About Me](#)
[DNAR - Yes](#)
[DoLS - Yes](#)
[ReSPECT - Yes](#)
[AWI - Yes](#)
[ACP - Yes](#)
[View as Important Information](#)

DOB: 08 August 1950 Location: Bed 1 NHS Number: 4857773456 Latest Emotion Map: ? N/A

[About Me](#)
[Personal Information](#)
[Important Information](#)
[Assessment](#)
[Care Plan](#)
[Body Map](#)
[Risk](#)
[More...](#)

About me

Alert	Created By	Created Date/Time	Status	Actions
	Kyle Pearson	05/11/2025 - 14:41	Active	
	Kyle Pearson	05/11/2025 - 14:41	Inactive	
	Claire Eland	20/11/2024 - 10:58	Inactive	
	Kyle Pearson	05/11/2024 - 09:48	Inactive	
	Kyle Pearson	24/09/2024 - 12:00	Inactive	

10
<<
<
1-5 of 5
>
>>

AI assistant

Scoped to Sally Smith — answers cover this resident only

What risks are recorded for her?

Sally Smith has 9 recorded risks:

High priority:

- Falls and Injury** (severity 5, likelihood 5) — Following a fall in January 2026, she is at increased risk due to occasional confusion, moderate hearing loss, and use of glasses. The environment should remain clutter-free and well-lit, with reinforcement of appropriate footwear and monitoring for changes in mobility.
- Latex Allergy** (severity 4) — Known latex allergy with potential for skin or systemic reactions; strict avoidance protocols essential.

Moderate priority:

- Risk of falls due to mobility and confusion** (severity 3, likelihood 4) — Associated with dementia, unsteady gait, and episodes of disorientation; requires regular mobility assessments and environmental safety checks.
- Head spinning when walking** (severity 4) — Support needed when walking long distances.
- Hearing Loss** (severity 3, likelihood 3) — Moderate hearing loss affecting communication and safety; no hearing assessment in past 12 months.
- Behaviour** (severity 3, likelihood 4) — Related to capability.
- Fall risk from environmental and footwear factors** (severity 2, likelihood 3) — Physical environment and footwear not yet formally assessed.

Lower priority:

- Nutritional risk** (severity 2, likelihood 2) — Despite healthy BMI, weekly weight monitoring is required due to potential underlying concern for malnutrition.
- Dehydration risk** (severity 3, likelihood 4, currently inactive) — Requires 2-hourly fluid offers; marked as inactive status.

Most risks were last reviewed on 15 Jan 2026 with no changes recommended at that time.

Ask a question about a resident...

Send

Answers are AI-generated and can be wrong or incomplete — always check them against the care records before acting on them. This assistant is a support tool for record-keeping and CHC submissions, not a clinical device, and does not give clinical advice. Answers come only from this account's CareDocs records, limited to what you can see.

AI – Nettl Partners

partnersnettl.uk.w3pcloud.com/features/ai/

VPN



Features Industries About Pricing Resources [Book a call](#)

AI

Meet Oodles: The newest member of your team.

Running a business is hard work. There are never enough hours in the day, and there are always jobs you'd rather not be doing.

That's why we created Oodles.

Built into the Nettl System, Oodles helps you save time, solve problems and get more done. Whether you're writing proposals, adding and amending orders, creating content, fixing websites, analysing your business or simply looking for an answer, Oodles is always there when you need it.

Always available. Always learning. Always ready to help.

[Book a demo](#) [Nettl System & Partners pricing](#)





Agent Oodles

Accessing customer order history and actioning new tasks

Firefox

File Edit View History Bookmarks Profiles Tools Window Help

31°C 100% VPN

Thu 13 Aug 11:47

Welcome | Flyerlink

Geek 2.0 Partner Preview - Goo

www.flyerlink.com/dashboard_new.php

80%

Search

VPN

Nettl Systems Links

Work Related

Simon's

Login to Flyerlink Pro

Workgroup Manage...

Oodles Admin | Flye...

Nettl Systems ARR ...

Dev Project Impact ...

40491 - Active Sub...

Get a price | Royal ...

A Crash Course In A...

Hello, powerful one

With great power comes great responsibility

Search all What would you like to do next? Search

Create View Reports Jump to Recents Settings

Simon Tranter, Nettl Creators and Training

Recent Calls

Search

CUSTOMERS ORDERS WEBSITES PRODUCTION ADMIN ANALYTICS MY SETTINGS

Manage contacts, enquiries & customers

Customers

Manage contacts, customers, enquiries and leads

RECENTLY VIEWED CUSTOMERS

Dan T Gas Plumbing & Heating · ZSDANT22 >

Its Print · FRM105 >

Julie Hewson Consultancy · EXJULH >

My Sight Notts · MYSIGHT >

Sharp Printing · FRN235 >

Online Repographics · FRN238 >

Penton Bournemouth East · CKPENTON >

NZ Services Invoices · ZSNZSE22 >

My contacts Create contact

Proposals

Send online proposals for projects, plans & products

RECENTLY VIEWED PROPOSALS

#27091 · T-Shirt Quote f... · for ULINTUK >

#27056 · Pavement Sign &... · for TEWALK22 >

#27082 · PIP Campaign · for TWC >

#27055 · New proposal by... · for BITOMM24 >

#26973 · Star Radcliffe ... · for 09MCGP >

#26909 · New proposal by... · for NONETT3B >

#26509 · Printed Gable B... · for EXKTMA22 >

#26848 · New proposal by... · for 09MME >

My proposals Create proposal

Calls to make today

See scheduled calls for customers & contacts

Calls to make Call history

August so far

for Nettl Systems (09M)

Actual Selling Price	£0	0%
Last Year Selling Price	£0	0%
Actual Transfer Price	£7	
Last Year Transfer Price	£0	
Gross Profit	-£7	0%
	Today	Yesterday
Input Sales	£0	£0
Output invoices	£0	£0

Detailed performance

SEO Console

The Pipeline

Email Marketing

Import & Export

OODLES ON THE SIDE

View previous conversations

New conversation

Hello Simon

How can I help?

Find a customer Find a product Find a job Find a website

Search Wisdom </> Technical help ? How do I...

I need

💡 Things you can ask me

👤 CUSTOMERS

"Find me the customer Acme Signs"

"I've got a customer with the number 07700 900123 — can you find them?"

"Help me find jane@example.org"

📈 CUSTOMER INSIGHTS

"Who are my top 20 customers?"

"Which of my best customers are spending less?"

"Who recently became dormant?"

"How is my customer base doing?"

🕒 ACCOUNT ACTIVITY

"What's happened with Acme Signs recently?"

"When did we last call Acme Signs?"

"Has Acme Signs had any quality issues?"

📦 PRODUCTS

"What's the price for 500 soft touch suede business cards?"

"Compare 250 standard vs luxury business cards"

"What's the product code for 3x3m gazebos and side walls?"

📋 JOBS & ORDERS

"What's the status of job 1234567?"

"Reorder job 1234567 but send it to their warehouse this time"

"Here's the artwork for job 1234567"

"Run a filecheck on job 1234567"

🔄 SUBSCRIPTIONS

"How many active subscriptions do we have?"

"What subscriptions does Acme Signs have?"

"What care plans do we offer?"

📞 SALES & FOLLOW-UPS

"Who do I need to call today?"

"Who should I contact today?"

"Has Acme Signs viewed the proposal we sent?"

"Which customers have a reorder due this week?"

📄 INVOICES & PAYMENTS

"Has invoice 123456 been paid?"

"What's Acme Signs' outstanding balance?"

"What payments has Acme Signs made recently?"

"Any failed direct debits recently?"

📊 PERFORMANCE

"How are we doing this month vs target?"

"How does this month compare to last year?"

"What's driving margin this month?"

"How much revenue is new vs existing customers?"

🌐 WEBSITES

"Tell me about the website example.org"

"Check the DNS for www.example.org"

"What plugins are installed on their site?"

📖 WISDOM & HOW-TO

"Search Wisdom for SEO plans"

"What Wisdom articles do we have on multisites?"

"How do I set a website live?"

</> TECHNICAL HELP

"Write me a CSS snippet to vertically centre a div with flexbox"

"My contact form jumps to the top when submitted — why?"

Document *AI*



Client AI

Prompts clients to correct
issues before application
submission



Broker AI

Renames, categorises,
analyses documents like bank
statements



Compliance AI

Validates document
completeness and verifies
information

ChromeFileEditViewHistoryBookmarksProfilesTabWindowHelp

Applications - TestingUnderwriting v3 - Testing

testing.onlineapplication.io/v2/applications/11872/overview

Ask Gemini

Work

Online Application

ApplicationsDashboardsReportsTools

Search

115?

Hadeed

Applications

First time buyer

Sarah Martin

Pre-processing (1334 days)

Processing

Lead

Submitted

AIP

Loan Offered

Closed

Overview

Applicant Info

Financial Info

Case Summary

Reason Why

Lender Submission

Closing

Documents

Compliance Report

AI Underwriting

Activity

Calculators

Rate Comparison

Pre-processing - 03/11/2022 (4 years ago)

Pre-processing

Status changed: 03/11/2022 18:31:55 - (4 years ago)

Days in status: 0

PROGRESS TO PROCESSING

OAL Submission

Current Status: Not Migrated

CREATE RECORD

Mortgage

Loan type	Requested loan value	Estimated property value	Loan to value (LTV)	Term
First time buyer	€ 300,000	€ 400,000	75%	10 years

https://testing.onlineapplication.io/v2/applications/11872/underwriting

Secondary Users

Lead Source

Created

Availability

Self Reinforcing *Moat*

Data Feedback Loops Create Moats

User interactions generate proprietary data that improves model performance, which strengthens product value and drives more usage.

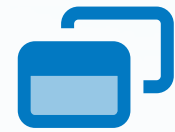
Creating a self-reinforcing moat.



- Transition from rule-based workflows to agentic driven flow.
- AI models anticipate needs (eg. maintenance, demand, staffing, compliance).
- Drives higher user productivity.

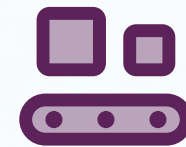
Decades of *Complexity*

A mature VMS platform is hundreds of screens, encoded over decades



500+

User interfaces



1000+

Workflows



10+

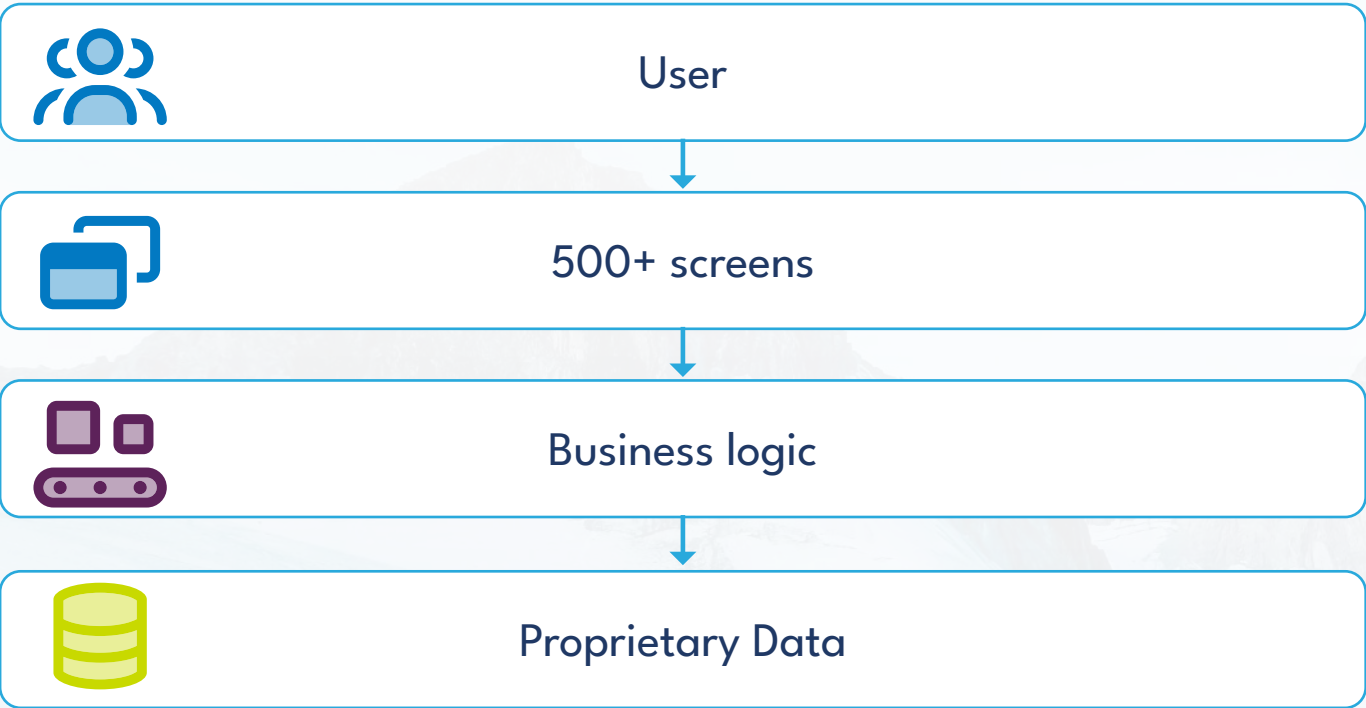
Years

Dashboards, search and list views, record detail pages, editable workflows, configuration, permissions, billing, compliance, reporting, integrations, audit trails. Each layered one on top of another.

Before & After AI

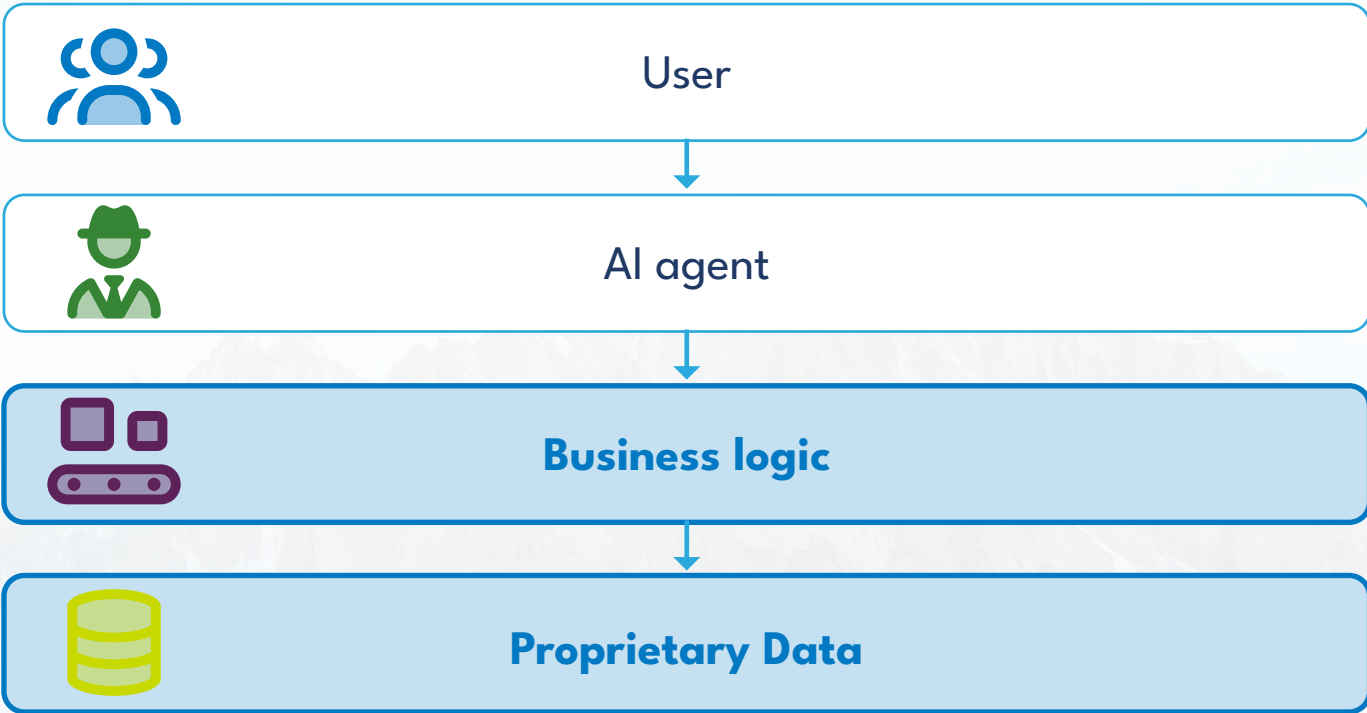
AI doesn't eliminate complexity, it changes where the complexity lives

Traditional VMS software



The customer adapts to the software.

Owning the agent



The software learns the customer.

Switching costs *evolve*

Pre-AI	Agentic AI
UI familiarity	Trusted outcomes
User training	Domain understanding
Learning menus	Understanding context
Clicking workflows	Executing workflows
Familiarity creates stickiness	Knowledge creates stickiness

AI compresses the interface.
It increases the value of the knowledge.

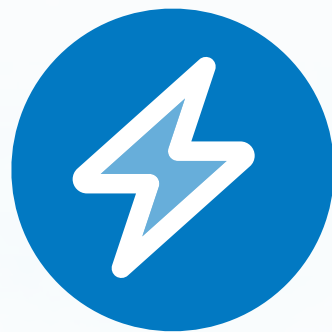
Customer *as Driver*

The new development model



Customer steers

Customer needs set the backlog directly



Build in days

AI compresses delivery from weeks to days



Robust Harness

Automated Tests, review & standards protect quality



Timeframe compressed

Weeks of work delivered in days



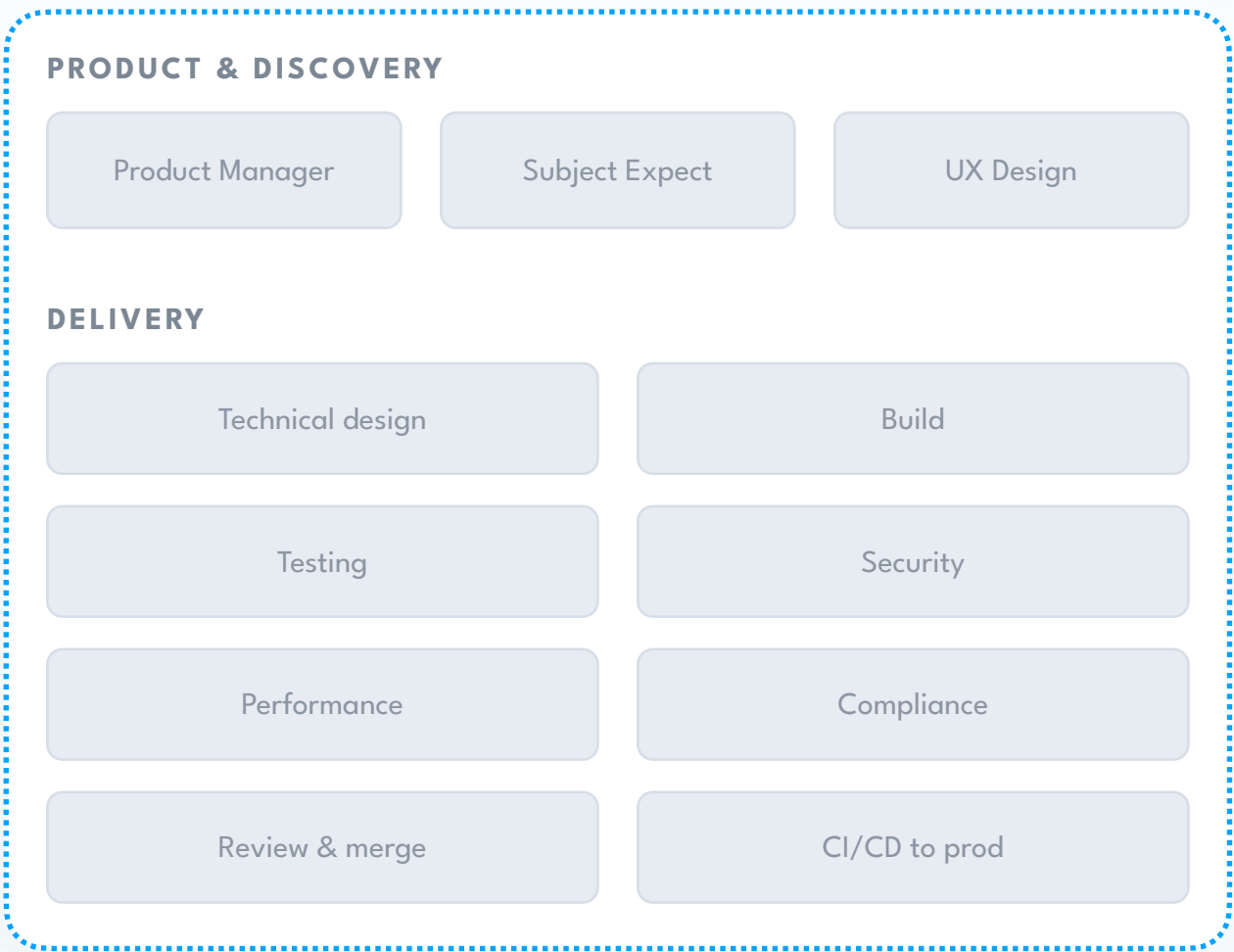
Relationship strengthened

No incentive to ‘vibe-code’ a fragile alternative

The lifecycle *folds into three*

The same steps remain but they fold into two owners and one system

Today’s typical dev environment



collapses into



Intent owner *Technical Product Owner*

Absorbs the PM, BA and UX-production work. Turns fuzzy needs into precise, testable intent. The what and the why.



The harness *owned by the AI Systems Engineer*

Owens the judging. Defines the rules, tests and gates that every change passes through



Agents in the loop *supervised, not hand-coded*

Design and build inside the harness, supervised rather than hand-coded line by line



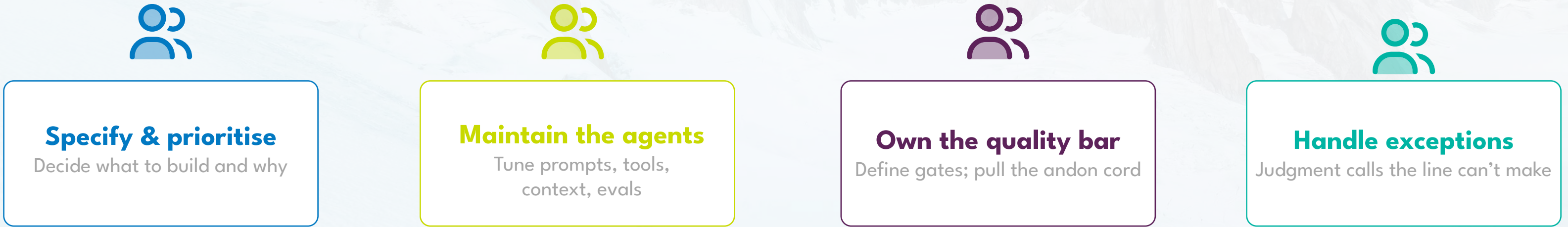
The Dev *Factory*

Agents do the repetitive 90%. Humans own the 10% that is judgment.

THE AGENTIC LINE



WHERE THE HUMANS ARE



Same team, *more output*

The same sized team ship far more, and the gap widens as the harness improves



More features shipped each quarter



Days from idea to production for a typical feature



The team's capacity goes to new features. The harness handles QA, security & compliance.

How we *build software*

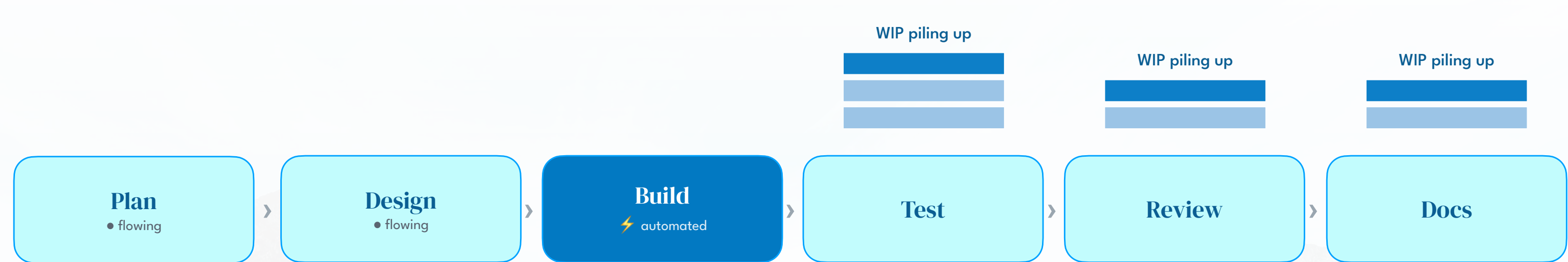
Five stages to orchestration





Sequence *matters*

Speed up one stage, work piles up next door



Automate build but not testing and you don't ship faster. The bottleneck moves to test, review and docs, and quality goes spurious.

Automate from the other direction ◀ start where value is least visible. Testing, compliance, documentation. Then speed compounds instead of congesting.

Treat documentation *like infrastructure*

Gather the real operational memory of the business, including formal procedures and informal evidence of how work actually happens: SOPs, tickets, transcripts, requirements docs, policies, CRM notes, support logs, event data, and approval paths. Turn it into a dynamic knowledge layer.



CareDocs *maturity map*

Agentic development

Blue = today (deeper = more agentic). **Amber = where current initiatives take us.** 1 Manual · 2 AI-assisted · 3 Delegated · 4 Supervised · 5 Orchestrated

Competency	1	2	3	4	5
Product & Planning					
Roadmap management		2	3		
Backlog grooming		2	3		
Requirements & Design					
Functional design		2	3		
Process design		2			
UI / screen design		2	3		
Use & edge cases			3		
Technical HLD		2			
Development					
Implementation			3		
Proof of concept		2			
Code review / PRs			3	4	
Documentation		2	3		

Competency	1	2	3	4	5
Testing					
Unit testing			3		
Integration testing		2			
End-to-end testing			3	4	
Performance testing	1				
Security testing			3	4	
Risk & assurance					
Security risk analysis		2	3		
Clinical risk analysis			3	4	
Support & Operations					
Bugs		2	3		
Support issues		2	3		
Product issues		2	3		
Training questions			3		
Docs & Enablement					
Docs & release notes		2	3		
Training materials		2	3		
Onboarding	1		3		

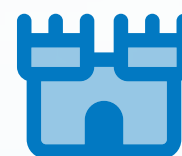
- Today most of the line sits at delegated (3): design, edge cases, implementation, code review, all testing bar performance, clinical & security risk, training chatbot.
- Four multi-stage agent workflows are built and operating (E2E testing, clinical risk, DSCR parity, security triage).
- AI-assisted (2): roadmap & backlog, UI design, POC, support/product issues, training materials.
- Still manual (1): performance testing, and onboarding today.
- Initiatives (amber): backlog grooming → 3, documentation & release notes → 4, onboarding → 3.

Our *AI strategy*



Own the agent

The customer experience
remains **inside our platforms**



Deepen the moat

Amplify proprietary data,
workflows and domain
knowledge



Accelerate Innovation

Orchestrated Agentic
development drives **faster more**
customised solutions

*AI changes how we execute
It doesn't change what we are building*



Mission:

To be the UK's *leading*
serial acquirer and
operator of VMS
businesses.