DECISIONFLOW

# Commercial, Vendor and Contract Closure Plan

*Closing subscriptions, credits, receivables, suppliers, licences, and retirement-program costs*

**RETIRE PHASE | Version 1.0 | Illustrative controlled retirement and knowledge-preservation program**

### EVIDENCE & PUBLISHING INTEGRITY

This public portfolio edition distinguishes actual evidence, assumed continuity steps, simulated case-study outcomes, targets, and recommendations. Simulated customers, commercial results, benchmarks, incidents, quotations, and later-lifecycle outcomes are illustrative and must not be interpreted as results from a live commercial product. Evidence labels are retained throughout the package to support transparent and responsible interpretation.

## Document Control

| Control | Definition |
|---|---|
| Document code | RET-05 |
| Version / status | 2.0 — Final Public Portfolio Edition — Simulated Retirement Scenario |
| Baseline / author | 14 July 2026 - Min Thu Kyaw |
| Scenario horizon | Illustrative 24-month post-scale operating period followed by a 180-day retirement program. |
| Lifecycle continuity | Actual MVP -> assumed productionization -> simulated Launch -> Qualify -> Deliver -> Controlled Scale -> Retire. |
| Retirement decision | Retire the standalone service through a controlled transition while preserving reusable product, AI, and technical assets. |
| Scope boundary | No new collaboration, integration, richer-ingestion, multilingual, SSO, or enterprise-platform build is assumed. |
| Evidence rule | Actual, assumed, simulated, target, recommendation, and verified-shutdown statements are separated. |

### Actual Project Artifacts

| Artifact | Reference |
|---|---|
| Low-Fidelity Prototype | View prototype |
| High-Fidelity Prototype | View prototype |
| MVP Frontend Repository | Open repository |
| MVP Backend Repository | Open repository |

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# Closure Objectives

- Stop revenue collection in a way that matches the published customer timeline.
- Prevent renewal or billing beyond the approved service period.
- Resolve receivables, refunds, credits, disputes, taxes, and accounting treatment.
- Terminate or reduce vendors only after technical and data dependencies are closed.
- Fund the retirement program explicitly rather than hiding cost inside normal operations.
- Preserve contracts and financial evidence under the approved retention schedule.

# Commercial Baseline

| Measure | Illustrative value | Meaning |
|---|---|---|
| Paying accounts at announcement | 108 | Accounts requiring direct billing and transition disposition. |
| MRR at review | $46,900 | Revenue at risk from retirement. |
| Peak MRR | $54,300 | Demonstrates product value before plateau. |
| Gross margin | 83.4% | Still positive; closure is strategic, not an immediate solvency event. |
| Support-adjusted contribution | 62.0% | Maintenance remains viable but not the best portfolio use. |
| Annual maintenance cost | $286,000 | Cost avoided after retirement. |
| Retirement program budget | $162,000 | Dedicated transition, support, engineering, privacy/legal, and closure funding. |

# Customer Billing and Credits

| Control | Policy |
|---|---|
| New sales | Stop immediately at T-180 announcement. |
| Renewals | Do not renew any term extending beyond final service date. |
| Monthly subscriptions | Charge only through the final available service period; cancel recurring mandate. |
| Annual subscriptions | Prorate unused service after the final date through refund or account credit. |
| Failed refunds | Escalate through finance and alternate payment route; do not close account disposition until resolved. |
| Invoices and tax | Issue final invoice/credit note and retain records under finance policy. |
| Disputes | Log, acknowledge, investigate, resolve, and communicate within defined deadline. |

# Vendor and Contract Inventory

| Vendor category | Dependency | Closure timing | Evidence |
|---|---|---|---|
| AI provider | Generation, usage, and provider data. | After generation cutoff and contractual data request. | Credential revocation, final invoice, provider confirmation. |
| Cloud hosting | Compute, database, storage, networking. | After rollback window, deletion, and verification. | Resource inventory and final bill. |
| Monitoring / logging | Transition observability and incident response. | After final watch period. | Account closure and retained evidence export. |
| Email / support | Customer communication and retirement support. | After final support date. | Conversation export and contract closure. |
| Payment provider | Subscriptions, credits, refunds, disputes. | After all mandates and financial exceptions close. | Provider reconciliation and account status. |
| Domain / certificates | Customer notice and phishing prevention. | Domain may be retained defensively beyond service shutdown. | Ownership and renewal decision. |
| Developer / security tools | CI, scanning, repositories, secrets. | After repositories and evidence are archived. | Licence cancellation and access review. |

# Financial Comparison and Reserves

| Scenario | Illustrative cost / implication | Assessment |
|---|---|---|
| Maintain one more year | $286,000 plus opportunity cost | Preserves niche revenue but delays strategic capacity release. |
| Enterprise rebuild | $1,850,000 over 18 months | Highest investment and execution uncertainty. |
| Controlled retirement | $162,000 | Bounded one-time cost with customer, data, and trust controls. |
| Licensing exploration | Small diligence reserve; no dependency on completion. | Optional upside only. |
| Contingency reserve | 15% of retirement budget. | Covers assisted migration, refunds, legal issues, and shutdown variance. |

# Controls and Reconciliation

1. Freeze price, package, discount, and contract exceptions.
2. Export authoritative subscription, invoice, receivable, credit, refund, and dispute inventory.
3. Block new subscriptions and future-dated renewals.
4. Calculate account-level final service period and unused-value treatment.
5. Execute credits and refunds with second-person approval above threshold.
6. Close payment mandates only after final transaction settlement.
7. Terminate vendors in dependency order and reconcile final invoices.
8. Compare cloud, AI, support, software, and contract costs against the retirement budget.
9. Obtain finance and procurement sign-off that no recurring liability remains.

# Closure Scorecard

| Measure | Simulated result | Status |
|---|---|---|
| Paid-account billing dispositions | 108/108 | Complete |
| Credits / refunds issued | 14 | Complete |
| Material billing disputes at closure | 0 | Complete |
| Vendor contracts closed | 7/7 | Complete |
| Unexpected recurring charges after T+90 | 0 | Complete |
| Retirement budget variance | +4.8% | Within contingency |

*Evidence discipline: replace all simulated retirement values with observed, reproducible records before presenting them as actual product performance or compliance evidence.*