



JammJar

DELIVERABLE 03

Commercial Models

Two commercial frames — the DA SaaS proposition that SBG can take to market, and the commercial structure for the OneView integration itself.

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AUDIENCE

SBG Executive

CLASSIFICATION

Confidential

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00 Why pricing shape matters to SBG

Acre's pricing grows with productivity. JammJar's stays flat. On SBG's strategic pillar, that distinction is the difference between a brake and an accelerator.

Acre · basis points of mortgage revenue. Acre charges a percentage of the gross mortgage commission a firm generates. The rate is negotiated per customer, opaque across the Acre user base, and — crucially — the bill rises mechanically with every extra application an adviser submits. A productivity gain at a firm is partly paid to Acre. The pricing model is structurally aligned *against* SBG's adviser-productivity pillar.

JammJar · fixed per-seat pricing. JammJar charges a fixed monthly fee per adviser seat. The rate is identical and transparent across every customer. When an adviser submits more applications, the bill does not move. **Productivity gains stay with the firm.** The productivity step-change documented in the Live Customer annex — 91% more applications per month from the same team — would cost more under Acre than under JammJar, and the gap would widen every year productivity grew.

01 DA SaaS · the Base case opportunity

YEAR 1 ARR

£248k

6% penetration · 36 firms · 90 seats

YEAR 3 ARR

£704k

17% penetration · 102 firms · 255 seats

YEAR 5 ARR

£1.66M

40% penetration · 240 firms · 600 seats

5-YEAR GROSS

£4.18M

from software subscriptions only

The Base case projects £248k → £1.66M ARR over Year 1–5, totalling £4.18M gross from software subscriptions over the five-year window. The model is built on six assumptions exposed live in the portal: **600 addressable DA firms in the PMS Mortgage Club** (to be confirmed with Shane), **2.5 advisers per firm average, cumulative 6% → 40% firm penetration over Y1–Y5, £200 per adviser per month** (£265 list price ceiling), **15% SBG markup** on top of the JammJar base, **0% annual net churn**.

Conservative case is Base minus 20% on penetration plus 10% annual net churn — projects roughly £1.18M Y5 ARR. Growth case is Base plus 20% on penetration at £220/seat — projects roughly £2.05M Y5 ARR. SBG can move any of the six assumptions live and watch the curve and the breakdown table update.

02

DA SaaS · the £1.13M contractual fee floor

In order to engage JammJar as a partner, SBG commits to a minimum annual fee ladder. The floor is what SBG commits to whether the penetration curve hits Base or not — Base or Growth-case revenue above the floor is upside.

YEAR 1 FLOOR

£162k

5% penetration · 30 firms · 75 seats

YEAR 3 FLOOR

£227k

7% penetration · 42 firms · 105 seats

YEAR 5 FLOOR

£292k

9% penetration · 54 firms · 135 seats

5-YEAR FLOOR TOTAL

£1.13M

the contractual minimum

Floor mechanics: 5%–9% cumulative penetration × £180 per adviser per month. Sits underneath the Base case, which is built on the 6%–40% curve at £200/seat. If the curve underperforms, the floor is what SBG owes; if it overperforms, SBG's upside is uncapped.

03

OneView integration · commercial structure

Separate from the DA SaaS proposition. SBG is the customer here, paying JammJar to deliver and operate the integration. No revenue share — SBG isn't reselling, SBG is consuming.

ONGOING · PLATFORM FEE

£200k / yr

3-year minimum commitment · same across any depth

ONE-OFF · BUILD COST

£1,000 / day

per developer · phased through Option 1/2/3

USAGE · PER-ADVISER FEE

£5–£15 / mo

proportional to scale of OneView use

The platform fee covers JammJar's infrastructure, uptime, security, compliance and baseline support — the same fee across any integration depth (event-driven, REST, or MCP). The build cost is rough order-of-magnitude per phase; precise day-count depends on Shane's team availability — see the Dependencies block in Deliverable 02. The per-adviser fee is a small monthly fee tied to the size of SBG's network using OneView; keeps commercials proportional to consumption without the friction of usage-based metering per tool call. Minimum commitment to JammJar across the three years is £600k (platform fee only, before build and usage).

04

Three GTM routes for DA SaaS

A · PURE REFERRAL

SBG introduces JammJar; JammJar sells and supports the end firm directly. Revenue treatment: 10% of Y1 fees to SBG.

B · JOINT GO-TO-MARKET

Branded as a PMS / Bankhall product; JammJar powers it under the bonnet. Revenue treatment: SBG markup on JammJar price.

C · SBG ACQUIRES JAMMJAR

SBG takes the JammJar product to market, transitioning service spend from members into committed software spend. 100% revenue to SBG P&L — software-revenue (high-multiple) rather than service-revenue.

Three structural options for how JammJar reaches the DA market through SBG. Each has a different commercial intensity and a different revenue treatment in SBG's P&L. The detailed engagement view with influence, equity participation, integration depth and speed-to-go-live sits alongside the three options on Deliverable 04.