

— FOR COMPLEX, REGULATED B2B PLATFORMS



Launch your complex ideas faster.

The foundation is already built.

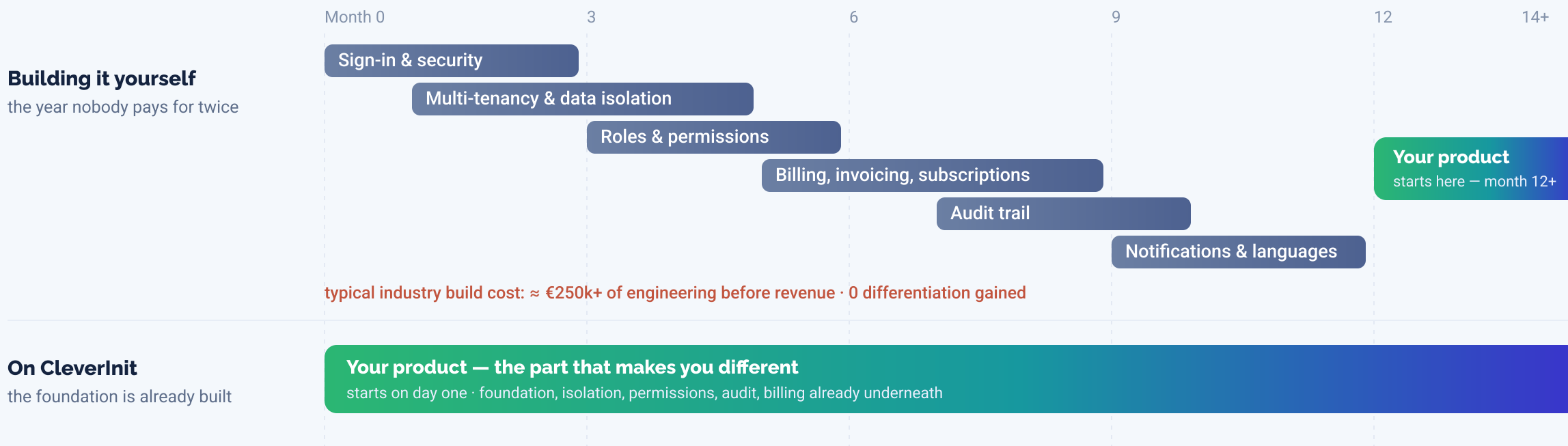
The multi-tenant foundation for B2B software — accounts, permissions, billing and audit, **already built, tested and running**. You build only the part that makes you different. **Not building software?** Run yours on the modules — invoicing, subscriptions, payments, customer records — one login, one supplier, each module priced on its own.



THE PROBLEM

Every serious B2B product starts with the same last year.

Before the first feature a customer pays for, someone builds sign-in, roles, client separation, audit, billing, notifications, languages. **None of it makes you different** — your competitor builds the same things.



12+ mo

Typical foundation build
before the first differentiating feature

€250k+

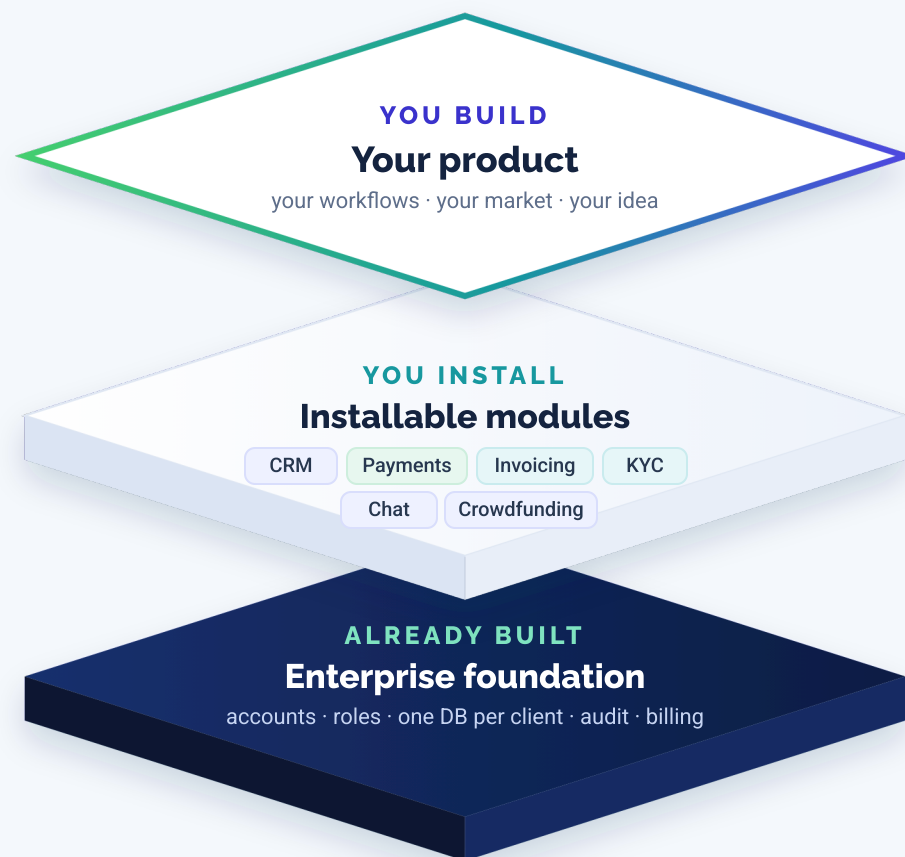
Typical upfront spend
industry build cost — engineering plus
a compliance officer's year



Differentiation gained
your competitor builds the same login screen

A year of groundwork, already done.

One platform, three layers. The foundation is built and tested, the module catalogue is growing — eleven installable today — and **the top layer is yours**.



YOU BUILD THIS

Your product

The part that makes you different. It ships as a module that installs while the platform keeps running — and can stay private to you alone. Not building software? Leave this layer empty — the two below run a business on their own.

YOU INSTALL THESE

Installable modules

CRM, payments, invoicing, subscriptions, chat, surveys, KYC, crowdfunding, AI Copilot — from the marketplace, no redeploy. Eleven installable today, three more in development, and every one carries its own published price.

ALREADY BUILT

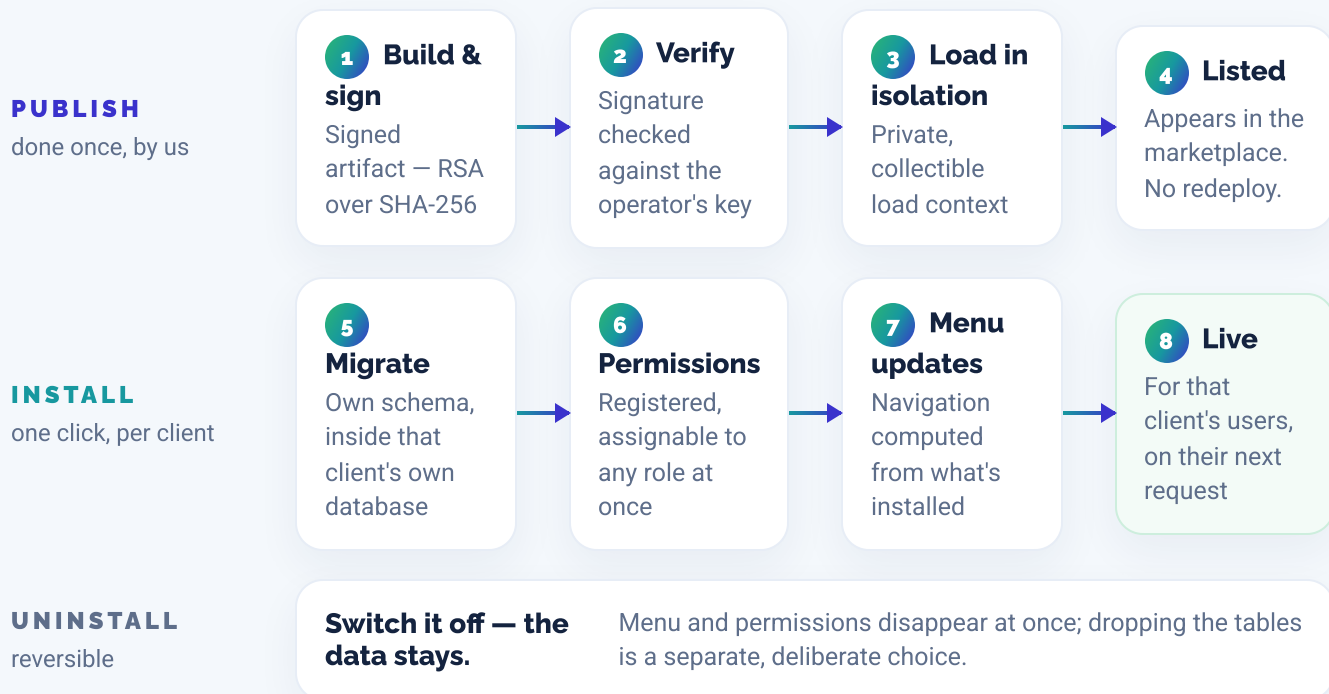
Enterprise foundation

Accounts, roles and fine-grained permissions, one database per client, append-only audit trail, billing, notifications, any language — your logo, colours and domain from the first screen.

— HOW IT WORKS

Installation is an action, not a release.

Two separate events. **Publishing** makes a module available to everyone on the platform; **installing** switches it on for one client — no redeploy, no restart, no other client touched.



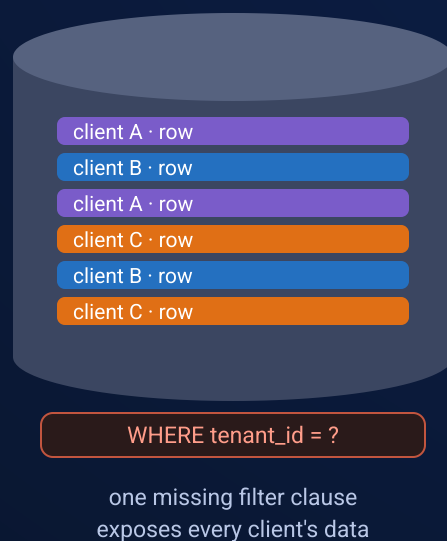
Watch the menu when we show you the platform running. No deployment happened, no other client was touched — and if you uninstall, the records stay.

DATA ISOLATION

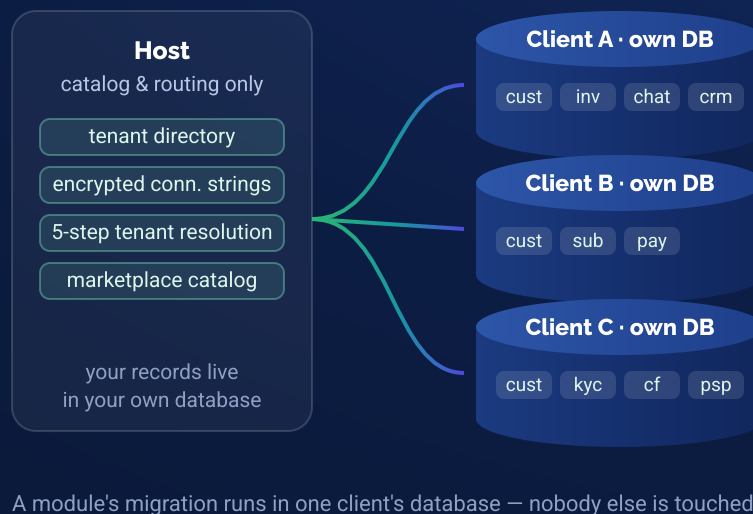
One customer, **one database.**

Not a shared table with a filter column — every client account is provisioned with **its own SQL database, physically separate**. Isolation you cannot misconfigure beats a policy nobody reads.

ELSEWHERE · ONE SHARED DATABASE



CLEVERINIT · A DATABASE PER CLIENT



- Each module's tables in **their own schema**
- Hosted in the **Netherlands** (TransIP)
- Connection strings **encrypted**, never logged
- Your records in **one database of their own**
- From Dedicated: the database on **your own server**
- Your data out: a complete copy, on request (**pg_dump**)

So you can contractually promise a client that their data **never sits beside a competitor's** — because it is a separate database, not a filter.

Fourteen modules. Eleven installable today.

Every module carries its own price on top of the plan — **the figure is on the tile.** Three are still being built, and we say which.

11 · INSTALLABLE TODAY

3 · IN DEVELOPMENT

EVERY MODULE · PRICED ON ITS OWN



CRM

Contacts, deals, pipelines, multi-channel campaigns, reports

€125/mo



Customers

One authoritative book of people & companies, duplicate merge

Free



Invoicing

Draft → sent → paid, branded PDFs, formal credit notes

€45/mo



Subscriptions

Plans, grace periods, user limits, self-service billing portal

€95/mo



Payments

Stripe · PayPal · Mollie side by side, keys encrypted

€65/mo



Chat

Live channels & DMs, bodies encrypted, AI responder per tenant

€45/mo



Survey forms

Surveys, forms and scored exams that gate next steps

€65/mo



KYC / KYB

Verify people & businesses — reviewed by your own people, no outside vendor

€150/mo



Crowdfunding

Campaigns end to end; regulated money through PSP wallets

€1.500/mo + 0.25% raised



PSP providers

OPP installs today; Mangopay, Lemonway, Adyen follow — your own licensed account

€950/mo per provider



AI Copilot

Run the platform in plain language — audited commands, on your own key

€95/mo



Forge

IN DEV

Idea → business plan, pitch deck and scoped build

Priced at release



Insights

IN DEV

Dashboards, scheduled reports, anomaly alerts

Priced at release



Workflow automation

IN DEV

Visual canvas: events → approvals, delays, AI steps

Priced at release



Your module

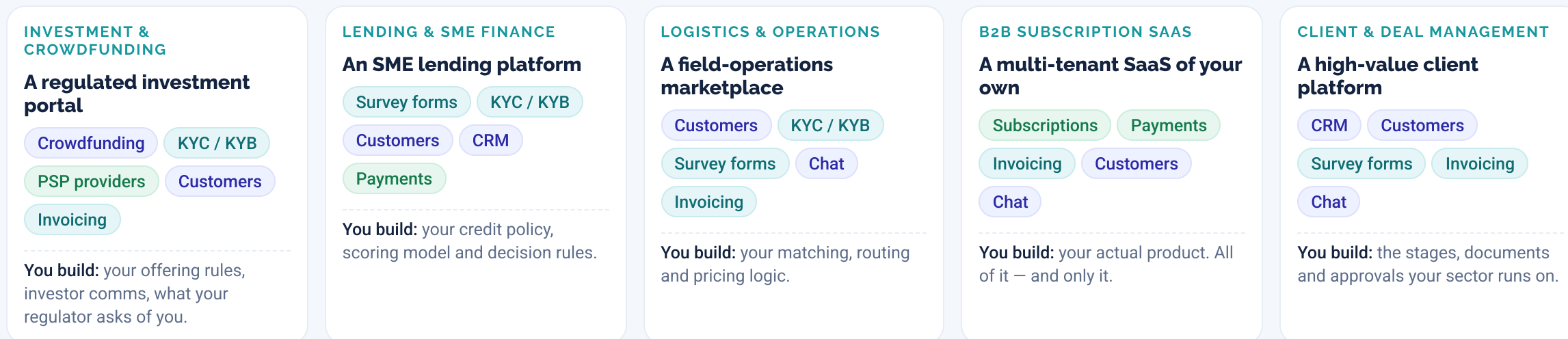
Custom-built for your business alone — source handed over; can stay private to you

from €25.000 one-off

Every package is signed at build and verified before it is unpacked. Install while the platform runs; uninstall keeps the data.

Five shapes. One foundation.

Module sets our team has shipped before — now assembled on one platform. **The part that makes you different is the part you build.**



ALREADY UNDERNEATH EVERY ONE

A private workspace per client

Sign-in, roles & permissions

Append-only audit trail

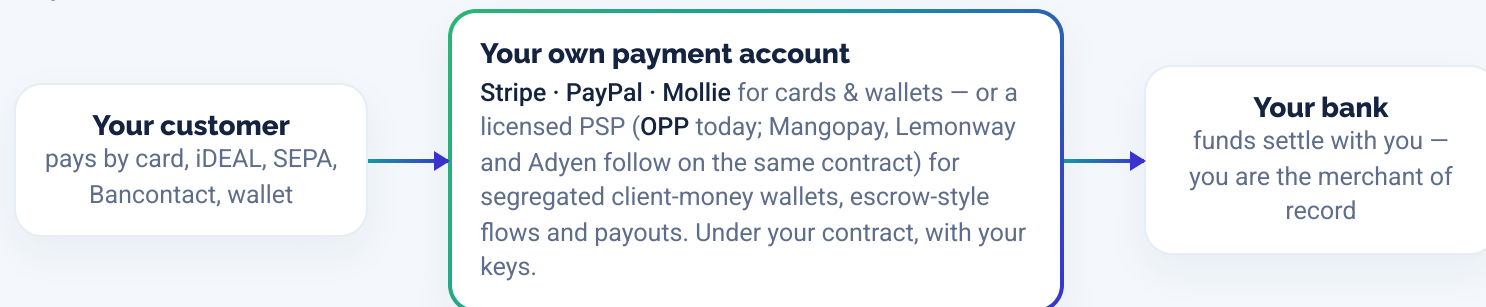
Billing & subscriptions

Any language, managed by you

Not templates you install — **the module set we would start you on**, and the shortest route to what you are actually building. We walk it with you in the first call.

Your money never passes through us.

Every client connects their **own** payment accounts and remains the merchant of record — their contracts, their keys, their funds.



CLEVERINIT

Records every charge, refund and mandate, with full history. Provider keys encrypted at rest. **Raw card data is never stored.** An unconfigured provider stops with a clear message — it never falls back to anyone else's account.

Cards & wallets

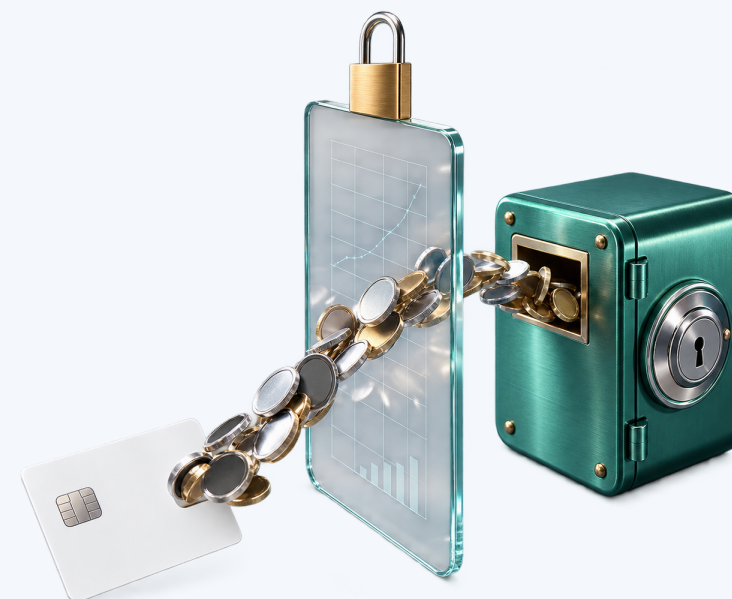
iDEAL, SEPA Direct Debit, Bancontact, cards and wallets — several providers side by side, keys encrypted.

Licensed PSP rails

OPP today, with Mangopay, Lemonway and Adyen on the same contract — segregated client-money wallets, escrow-style flows, wallet-holder onboarding and payouts, under the PSP licence you contract with.

Regulated crowdfunding

Campaigns end to end, investor onboarding and regulated fund flows through PSP wallets — **running on a client platform today**, and in the catalogue at €1.500/mo plus 0.25% of the funds you successfully raise. The ECSPR (EU 2020/1503) regulatory depth is still being built out, and we will tell you exactly which parts.



AI that runs the platform, not a chat box.

The Copilot **installs today at €95 a month** and acts through the same audited platform commands your team would run — never free-form chat with side effects. Three further AI modules are openly in development.



AI Copilot **INSTALLS TODAY · €95/MO**

"Invoice Acme €5,000, due in 14 days." Every action is an audited platform command.

Forge **IN DEV**

Describe your idea; get a business plan, a pitch deck and a scoped, buildable project back.

Insights **IN DEV**

Dashboards, scheduled reports and anomaly alerts from the events the platform already emits.

Workflow automation **IN DEV**

A visual canvas chaining platform events to actions — approvals, delays, AI steps.

Your key, your budget, your audit log. You bring your own Anthropic key and pick the model, set daily token budgets per tenant and per user, and every tool call is written to an append-only audit line with its cost. Nothing that changes data runs until a person approves the card — and a tenant-wide switch removes the write tools entirely.

Built to be **audited**.

GDPR-aligned by construction — one customer, one database; an append-only audit trail; secrets excluded from the record. When ISO 27001 or DORA is on your roadmap, the evidence your auditor asks for is **structural, not assembled the week before**. Every number below is checked against the source code.

12

BCrypt work factor — fixed in code

15 min

Access-token lifetime — it carries identity and roles, never permissions

256 bit

Random refresh tokens — hashed, single-use, rotated

5

Failed attempts before logout — platform default, adjustable per client

27

Threats analysed in a written STRIDE model, four trust zones

7

Enforced rate-limit policies

8

Security headers incl. HSTS & deny-by-default CSP

0

Raw SQL — parameterised EF Core only; no secrets or PII in logs

Append-only audit trail — who, what, which row, when

Secrets, tokens, OTP codes **excluded** from the record

Permissions resolved **once per request**, cache first — so a revoked permission dies on the next request, not at token expiry

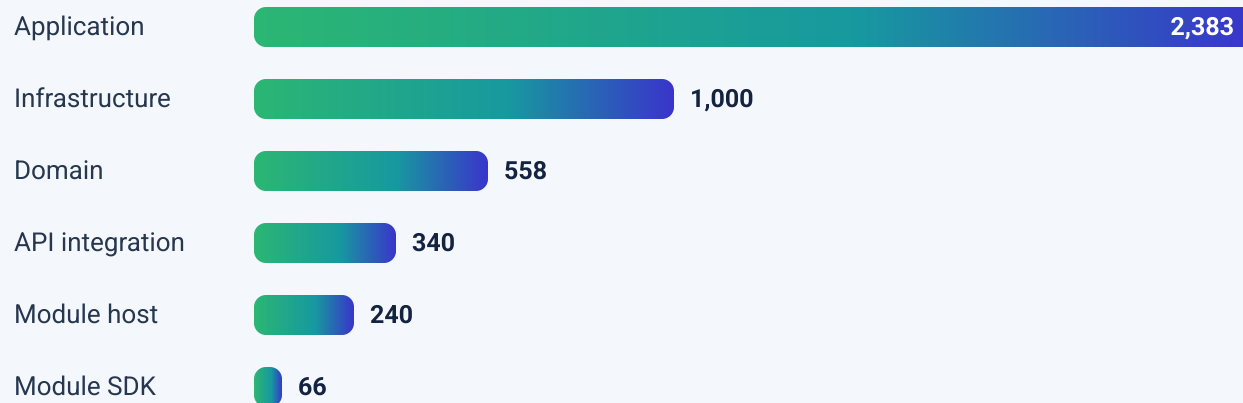
Every shipped migration **append-only**

Send us your security questionnaire. We'll answer it line by line — with the people who wrote the code. From the Dedicated tier, we complete it for you.

Quality is a gate, not an intention.

The rule is binary: done means the whole solution reports zero failures and zero warnings. **Not few. Zero.**

4,587 AUTOMATED TESTS ON THE HOST SOLUTION — BY LAYER



Measured 9 September 2026. Module suites (invoicing, payments, crowdfunding...) are counted separately, on top.

```
$ dotnet build CleverInit.slnx
0 Warning(s) · 0 Error(s)

$ dotnet test CleverInit.slnx
4,587 passed · 0 failed

# a build with one warning does not ship
```

Every module must prove it can leave

Load it, drop every reference, force a garbage collection, assert the load context is dead. If a module cannot unload, the check fails.

Internal adversarial review · 11 July 2026

Two adversarially-verified audit passes over the newest major subsystem: 33 findings, **0 blocker, 0 major** — remediated in eight follow-up slices. Report available.

The stack is deliberately ordinary — .NET 10, PostgreSQL, Angular 21 — the most widely staffed enterprise stack there is. Pinned, deliberate, boring.

Your logo, your colours, your domain.

Built to sit behind your brand — so agencies, resellers and product companies can put the platform in front of their own clients as **their** product.



Your brand at the front door
Users sign in at **app.yourbrand.com** — the panel reads your logo and colours at startup.

Emails from your own sender address
Each client configures its own email provider and sender; system emails carry your name and logo.

Any language, edited by you
English, Dutch and German ship; add any language and edit every line — including text your modules brought with them.

Resell it
A Dutch fintech already runs on CleverInit in production and resells it under its own brand. At the Platform tier: **complete source code and reseller rights.**

A decade of delivery. One team.

Our team has been building together for ten years and delivering together for seven — across Europe, the Middle East and North America. **Three years ago we took that work apart and rebuilt it as modules on one foundation.**



Fininly · NL

Dutch fintech **running on CleverInit in production** — full source code, reselling white-label under its own brand.

Kapitaal op Maat · NL

Established Dutch SME-financing crowdfunding platform, on rails our team engineered — part of the **30,000+ investors** on those rails at delivery.

LeviChain · UAE

Our team delivered the engineering for a national token sale — **112,000+ investors** at delivery; the exchange behind it is still in production.

OnzeRit · NL

Logistics marketplace running as a **private module**. Our own venture — not yet launched — and we disclose that.

Independent recognition: “*our scale-up Clever Initiative*” — De Clercq Advocaten en Notariaat, Leiden law firm, BackTalk event, 17 Feb 2026

Also: live crowdfunding tenants in NL & DE · further references on request

Three ways in — and a clean way out.

The platform underneath is the same either way. What changes is how much of it ends up yours.

MONTHLY SUBSCRIPTION

Run it for you

Fully managed, hosted in the Netherlands. We patch, update and secure it. **Your team works in the product instead of on it.**

FIXED-SCOPE PROJECT

Build what's yours

A custom module, fixed scope, that module's source handed over — and contractually never resold to anyone else.

QUOTED PER DEAL

Sell it as yours

White-label: your logo, colours and domain. At the top tier, the **complete platform source code with reseller rights.**

One platform underneath, whichever door you take

same foundation · same modules · same isolation — plans move when your needs change

THE CLEAN WAY OUT

The exit is a file, not a negotiation.

Your data is a file

Your own database exported complete, on request, as a standard PostgreSQL dump

An ordinary stack

.NET, PostgreSQL, Angular — nothing exotic, on purpose

Escrow, in the contract

Independent Dutch agent, from Dedicated; on request below

Or own the source

Platform tier: the code is handed over with it

PRICING

The number is on the page.

Three plans priced in full, and every module carries its own price on top. The fourth is an IP transaction — **we won't pretend a table can price it honestly.**

WE HOST AND RUN IT · PER TENANT, PER MONTH

Launch

Get a platform live.

€290/mo

- ✓ Install from the module marketplace with no redeploy — each module priced on its own
- ✓ A private workspace per client
- ✓ Sign-in, roles & permissions
- ✓ Append-only audit trail
- ✓ Any language, managed by you

100% MONEY BACK IN 3 MONTHS

Business

Put your own brand on it.

€690/mo

- ✓ Everything in Launch
- ✓ Your logo, colours and domain
- ✓ A staging environment
- ✓ Contractual response times
- ✓ Put the platform in front of your own clients

100% MONEY BACK IN 3 MONTHS

YOUR INFRASTRUCTURE, OR YOUR PRODUCT

Dedicated

Run it on infrastructure you control.

from **€3.500**/mo

- ✓ Everything in Business
- ✓ Your own database server
- ✓ A named engineer, priority response
- ✓ Source-code escrow, Dutch agent
- ✓ We complete your security questionnaires

Platform

Sell it as your own product.

Scoped per deal

- ✓ Everything in Dedicated
- ✓ Reseller rights, multi-tenant wholesale
- ✓ The complete platform source code
- ✓ A written number within two business days

Per tenant — one company workspace with its own database — per month, never per seat. On Launch and Business: three months, or your money back — tell us within three months and we refund every euro, without asking why. Plans aren't locked — we move you when your needs change.

A module built for you — from €25.000. Fixed scope; that module's source code handed over on delivery.

What isn't built yet — and what we don't claim.

A company willing to publish its own limits is one whose other numbers you can trust. **We'd rather tell you now than surprise you later.**

- **Three modules are in development**

Forge, Insights and Workflow automation — badged on the website, priced at release. Eleven of fourteen install today, each with a published price.

- **Kubernetes is where we're headed**

Not where we are. Today the platform runs managed in the Netherlands; which provider will run the cluster we deliberately don't publish.

- **No uptime number, no SLA percentage**

We state contractual response times, not a measured uptime percentage. We won't quote a figure we can't yet evidence.

- **Two providers sit outside the EU**

The one that delivers our email and the one that sends SMS one-time codes. The privacy policy names each and exactly what it receives.

- **"Aligned", not "certified"**

GDPR-aligned by construction. ISO 27001 readiness is on our roadmap — not certified. For DORA we carry the Art. 28(3) register groundwork; the rest is your programme, and we answer it line by line.

- **No usage-based billing, no proration**

Not today, not planned. A bill you can predict is the feature — and the plan you sign is the bill you get.

Ask us the hard question in the room. Bring your security questionnaire — we answer line by line, with the people who wrote the code.



Let's find out **if it fits.**

Thirty minutes. We'll show you the platform running — install a module live — and tell you plainly what isn't built yet. Bring your security questionnaire, or your hardest question.

Book the 30 minutes: cleverinit.com/contact

hello@cleverinit.com

Charley Tooropgracht 773 · **Diemen**

[Presenter name · role · direct email — fill in before the event]

