vt digital

THE AUSTRALIAN AI BUSINESS OPPORTUNITY PLAYBOOK

Choose smarter AI opportunities. Validate the economics. Build with confidence.

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START HERE

What kind of AI business are you actually trying to build?

Most people pick an AI idea and then go looking for a buyer. Reverse that order: start with your capital, access, timing and sales motion.

ANSWER THESE BEFORE ANYTHING ELSE

01 **How much can you realistically invest before revenue?**

02 **How soon do you need money coming in?**

03 **Which industries can you already get a meeting in?**

04 **Are you selling expertise, software, or an outcome?**

05 **Do you want cash flow, or a scalable asset?**

YOUR ANSWERS POINT TO ONE OF FOUR PATHS

SERVICE

Fastest route to revenue. You are the product.

FIRST REVENUE	**Weeks**
CAPITAL	**Low**

PRODUCTISED SERVICE

Repeatable delivery before full software.

FIRST REVENUE	**1-3 months**
CAPITAL	**Low-moderate**

VERTICAL AI SAAS / AGENT

Software for one industry. Higher ceiling, longer wait.

FIRST REVENUE	**6-12 months**
CAPITAL	**Substantial**

ENTERPRISE SOLUTION

Large contracts, long cycles, heavier compliance.

FIRST REVENUE	**12-24 months**
CAPITAL	**Substantial+**

WHAT'S INSIDE

Skim it in 6 minutes. Work through it in 40.

You'll finish with a scored decision and a one-page opportunity canvas.

12% Australian businesses reporting AI use in 2024-25

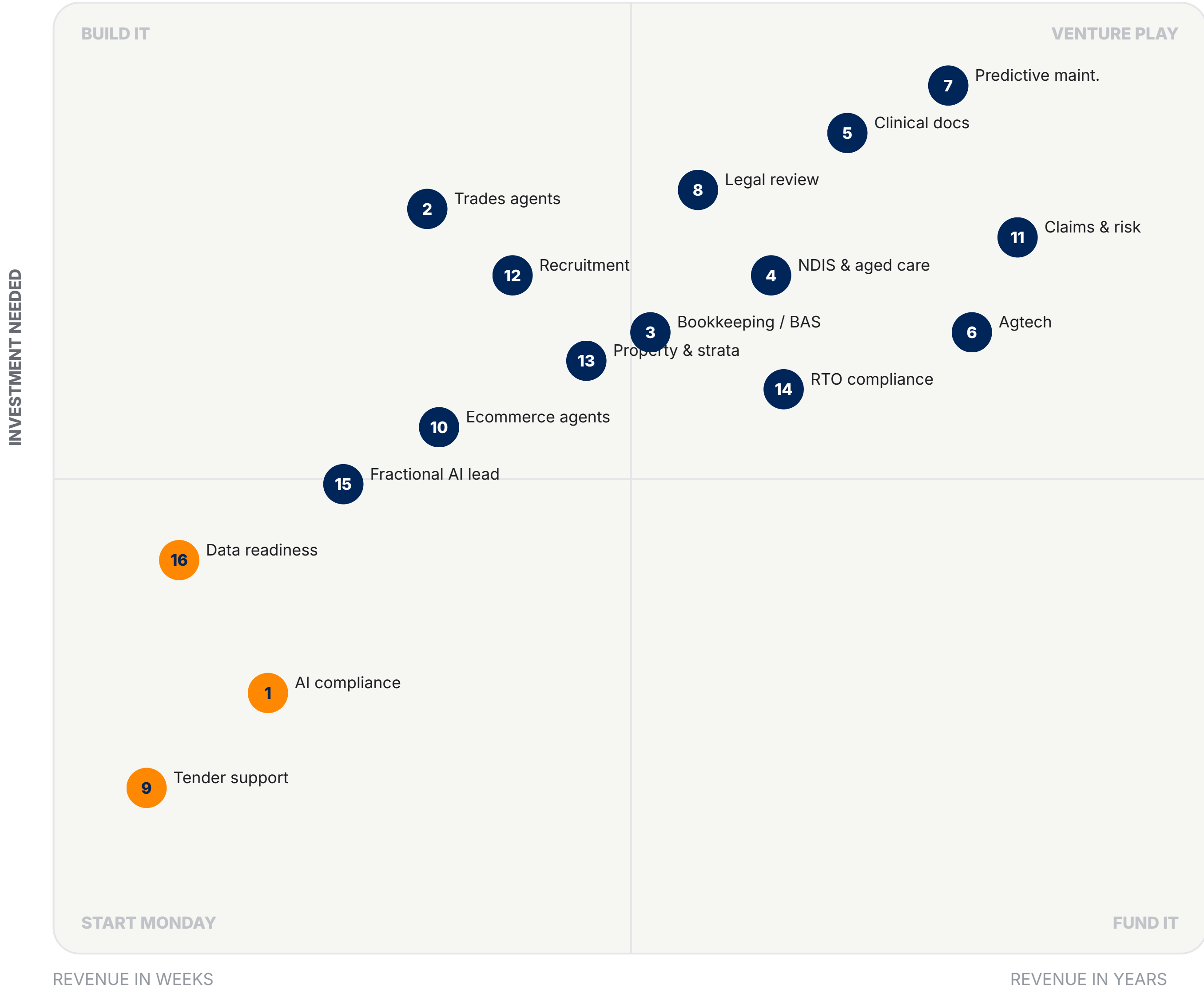
43% SMEs reporting some AI use

46% Not using AI and no plans in next 12 months

COMPARE

The AI opportunity map

Sixteen opportunities placed by what they cost to start and how long before money arrives. Find the quadrant that matches your answers on page 2.



START MONDAY

Low cost, revenue in weeks. Start here and fund the rest from it.

FUND IT

Modest capital, slower ramp. Keep another income while it proves out.

BUILD IT

Real capital and six to twelve months. You need runway.

VENTURE PLAY

Twelve to twenty-four months. Reference customer first, capital second.

The pattern worth noticing

The fastest-revenue corner is dominated by expertise-led businesses. Nothing needs to be built before somebody can pay you - which is why those models often fund the product that come later.

COMPARE

The decision matrix

The same sixteen, on the criteria that decide whether you can actually run one. Full descriptions sit in the companion article; this page is for choosing between them.

OPPORTUNITY	CAPITAL	FIRST REV.	SALES CYCLE	TECHNICAL	REG. RISK	SCALE
01 AI compliance	Low	Weeks	Short	Low	**High**	Medium
02 Trades agents	Med-high	6-9 mo	Medium	High	**Medium**	High
03 Bookkeeping / BAS	High	6-12 mo	Short	High	**Medium**	High
04 NDIS & aged care	High	9-18 mo	Long	High	**Very high**	High
05 Clinical docs	High	9-18 mo	Long	High	**Very high**	High
06 Agtech	High	12 mo+	Long	High	**Low**	Medium
07 Predictive maint.	High	12-24 mo	Very long	Very high	**High**	Medium
08 Legal review	High	6-12 mo	Medium	High	**High**	High
09 Tender support	Low	Weeks	Short	Low	**Low**	Medium
10 Ecommerce agents	Medium	3-6 mo	Short	Medium	**Low**	High
11 Claims & risk	High	12-24 mo	Very long	Very high	**Very high**	High
12 Recruitment	High	6-12 mo	Medium	Medium	**Very high**	High
13 Property & strata	Med-high	6-12 mo	Medium	Medium	**High**	Medium
14 RTO compliance	High	9-15 mo	Long	Medium	**High**	Medium
15 Fractional AI lead	Low	Weeks	Short	Low	**Low**	Low
16 Data readiness	Low	Weeks	Short	Medium	**Medium**	Medium

Read the regulatory column early

A very high rating is not a reason to walk away. It is a reason to price for the work, budget a longer runway and line up the right reviewer before you commit.

Sales cycle

Not pitch length. Time from first conversation to cash, including procurement, security review and monthly committees.

Technical difficulty

Usually integration, messy data and access - not the model itself.

Regulatory risk

Priced in, it can become a moat. Discovered late, it can end the business.

CHOOSE

Founder fit scorecard

The opportunity matters less than whether it suits you. Rate each dimension from 1 (weak) to 5 (strong).

01	Industry expertise	
02	Existing buyer access	
03	Technical capability	
04	Available capital	
05	Ability to wait for revenue	
06	Enterprise sales experience	
07	Access to useful / proprietary data	
08	Regulatory knowledge	
09	Recurring revenue ambition	
10	International expansion ambition	

MY THREE CANDIDATES

YOUR LIKELY STARTING PROFILE

THE OPERATOR

You know an industry and the people in it. Sell expertise before you build.

Start with 01, 09, 15, 16

THE BUILDER

Technical, with moderate capital. Pick one workflow and integrate deeply.

Start with 02, 10, 13, 03

THE VENTURE BUILDER

Capital, technical depth and patience. Reference customer before build.

Start with 04, 05, 06, 07, 11

Use the shortlist, not the label.
You may score between profiles. Pick three opportunities that match your strongest assets and take those to the Problem Value Test on page 6.

VALIDATE

Don't pick an idea. Pick an expensive problem.

An AI business is only worth building where somebody is already losing money in a way they can measure. Work one problem through this page.

WHAT HAPPENS TODAY?

HOW OFTEN DOES IT HAPPEN?

WHO DOES THE WORK?

HOURS LOST EACH MONTH

THEIR LOADED COST PER HOUR

MONTHLY COST OF THE PROBLEM

THE TWO QUESTIONS THAT DECIDE IT

Does somebody already measure this KPI every month?	Yes ☐	No ☐
Does somebody hold budget authority over it?	Yes ☐	No ☐

PROBLEM STRENGTH - SCORE 1 TO 5

Frequency	
Financial impact	
KPI visibility	
Budget ownership	

WORKED EXAMPLE

Electrical contractor quoting. The owner writes every quote after the last job, about 40 hours a month. At a loaded value of $95/hour, the problem is roughly **$3,800/month** - and he already knows it.

No number against the problem means no solution yet.

If both decision questions are No, you have found something annoying rather than something expensive. Go back and find a metric that already appears in somebody's monthly report.

Pick how you get paid before you pick the technology

The revenue model decides your cash flow, your sales cycle and how many customers you need. Choose it before the build, not after.

FIXED-FEE ASSESSMENT

Best for: Compliance, consulting, data readiness

Cash up front. Does not compound.

MONTHLY RETAINER

Best for: Fractional AI lead, managed services

Two or three clients can cover the base.

PER-SEAT SUBSCRIPTION

Best for: Workflow software for one industry

Slow to start, compounds if churn is controlled.

USAGE-BASED

Best for: Where AI consumption swings widely

Protects margin; buyers dislike surprises.

PER-TRANSACTION

Best for: Documents, claims, jobs, tickets

Value is obvious and revenue follows volume.

ENTERPRISE LICENCE

Best for: Industrial, healthcare, insurance

Large contracts, long sales cycles.

YOUR MODEL

MODEL CHOSEN	SETUP FEE	MONTHLY RECURRING	USAGE COMPONENT	CONTRACT LENGTH

Same revenue. Different business.

$20k/month can mean four retainers, 222 seats, 5,000 transactions or two enterprise customers. Pick the sales motion you can actually run.

RULE OF THUMB

If pricing cannot absorb the work required to sell, support and govern the product, the model is wrong even when the technology works.

PRICE

Can the unit economics work?

This page decides whether the business survives. Fill in your own numbers, then compare against the worked example.

YOUR MONTHLY FIXED COSTS

Founder / team	
Cloud & hosting	
AI provider usage	
Software & tools	
Sales & marketing	
Support	
Insurance & compliance	
TOTAL FIXED COST	

PER CUSTOMER

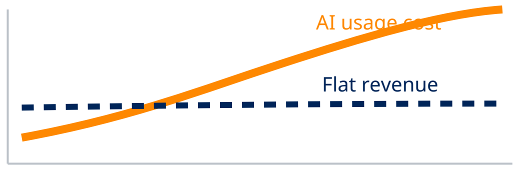
Average monthly revenue	
AI provider cost	
Support cost	
CONTRIBUTION / CUSTOMER	
BREAK-EVEN CUSTOMERS	

THE SAME $10,000 OF FIXED COSTS

2
retainers at $5,000
Potentially signed inside a month.

125
subscriptions at $80 contribution
Usually a much longer climb.

THE AI PROVIDER COST TRAP

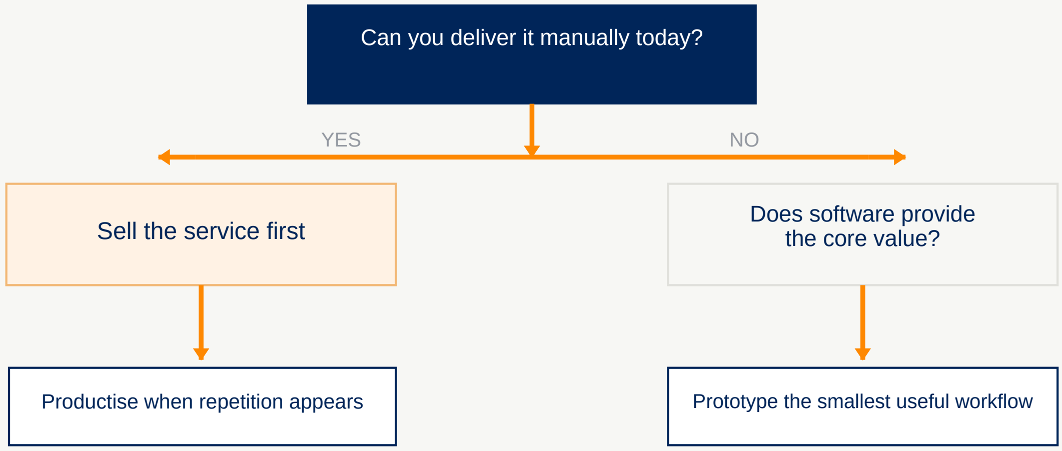


Your model bill rises with usage, not with what customers pay. Flat pricing plus heavy users can turn growth into negative margin.

Cap usage · **Price outcomes** · **Tier it** · **Cache**

Services first, or software first?

Most founders build too early. Use the tree first; if you are building, follow the sequence underneath.



WHAT THIS PROTECTS YOU FROM

Building a clever interface before you know the workflow, the data owner, the integration constraint or the metric the customer expects to move.

IF YOU'RE BUILDING, THIS IS THE ORDER

1. **Pick one workflow**
   Done when you can name the task and the person who does it.
2. **Map where the data lives**
   Done when you have opened every system yourself.
3. **Build or buy per component**
   Done when you are only building what nobody sells.
4. **Scope integration before model**
   Done when write-back is specified, not assumed.
5. **Baseline the metric**
   Done when last month's number is in writing.
6. **Pilot with one customer**
   Done when success is defined in their words.
7. **Instrument, then iterate**
   Done when they can see improvement without asking you.

Your first ten customer interviews

Ten conversations before you build anything. Print this page or tick it off on screen as you go.

The one rule: do not pitch.
The moment you describe your idea they start being polite, and polite answers are worthless.

- **01** What took the most time in your team last week? ☐
- **02** Which repetitive task frustrates people most? ☐
- **03** What happens when it is not finished on time? ☐
- **04** How do you handle it today? ☐
- **05** Which software is involved? ☐
- **06** How many people touch the process? ☐
- **07** How much time does it consume in a month? ☐
- **08** Have you tried to solve it before? What happened? ☐
- **09** Who owns the budget for fixing it? ☐
- **10** What would have to change for you to pay for a fix? ☐

INTERVIEWS DONE Ten is the target. Five can mislead you. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

The 30-day proof-of-demand sprint

From idea to a paying customer - or to the knowledge that you should stop. Both outcomes are worth thirty days.

DAYS 1-5	**Pick one reachable industry** Access beats market size. Choose where you can get a meeting this week.	☐ DONE	DATE
DAYS 6-15	**Interview ten operators** Use page 10. Do not describe your idea.	☐ DONE	DATE
DAYS 16-20	**Put a dollar value on the problem** One business, one number, per month. Page 6 does this.	☐ DONE	DATE
DAYS 21-25	**Deliver the outcome manually** Use off-the-shelf tools. Charge them for it.	☐ DONE	DATE
DAYS 26-30	**Ask the only question that matters** Will they pay again next month?	☐ DONE	DATE

ON DAY 30 YOU HAVE ONE OF THREE ANSWERS

GREEN

Paid, and they want it again

Productise. Automate the part that hurt most.

AMBER

Interest, but nobody paid

Test the proposition or price before blaming the market.

RED

No urgency, no budget

Change the problem or the market. Do not build.

The goal is not to prove yourself right.

The goal is to buy evidence cheaply enough that a wrong idea costs you thirty days, not twelve months.

RISK

The Australian reality check

Six things that can end an AI business even when customers want it. Treat this as commercial readiness, not legal advice.

1	**Privacy & personal information** Will personal information enter the workflow at any point?	Yes ☐	No ☐
2	**Automated decision-making** Does the system make, or substantially help make, decisions about people?	Yes ☐	No ☐
3	**Industry regulation** Does your buyer sit under a sector regulator?	Yes ☐	No ☐
4	**Data availability** Do you have permission to use the data the product depends on?	Yes ☐	No ☐
5	**Model-provider exposure** Where does the data go when an external model processes it?	Yes ☐	No ☐
6	**Auditability** Can you reconstruct what the system did, with which inputs, after the fact?	Yes ☐	No ☐

Any Yes is a cost, not a stop sign.

Each Yes adds work to the build and questions to the sale. That is survivable if priced in early; painful if discovered in month four.

WHAT EACH YES TENDS TO ADD

RISK	WHAT IT ADDS TO THE BUILD	WHAT IT ADDS TO THE SALE
Personal information	Data handling, retention rules, privacy policy	Privacy question in every deal
Automated decisions	Audit logging and disclosure wording	Legal review before signature
Sector regulator	Classification / compliance advice	Longer procurement and review
Data availability	Written permission and fallback	No pilot until resolved
Model-provider exposure	Hosting / DPA decisions	Security team joins the call
Auditability	Event logs and exportability	Evidence for risk owners

ASK THIS IN THE FIRST BUYER MEETING

"Who signs off on a new system that touches customer data here, and how long did the last one take?"

The deadline with a date on it

From 10 December 2026, new transparency requirements apply where organisations covered by the Privacy Act use personal information in automated decisions that significantly affect people.

COMPLIANCE CLOCK

10 DEC 2026

First determine Privacy Act coverage. Then determine whether the automated decision falls within the disclosure rule.

PRIVACY ACT COVERAGE CHECK

1 Turnover above $3 million — Yes ☐ No ☐

2 You hold health information, at any size — Yes ☐ No ☐

3 You trade in personal information, at any size — Yes ☐ No ☐

4 You are an AML/CTF reporting entity — Yes ☐ No ☐

STARTING POINT FOR DISCLOSURE WORDING

[Business name] uses automated systems that use personal information to make, or substantially assist in making, decisions that could reasonably be expected to significantly affect your rights or interests. The kinds of personal information used include [list]. The kinds of decisions involved include [list].

Adapt with legal/privacy review. This is not legal advice.

WHO ELSE IS WATCHING

REGULATOR	FOCUS	IDEAS
TGA	Software as a medical device	04, 05
Federal Court	Generative AI in litigation	08
OAIC	Privacy policy / ADM transparency	01, 12, 13

Build the evidence in, then sell it as a feature.

Audit logs, plain-English decision descriptions, exportable records and documented testing make compliance easier for the buyer and strengthen your differentiation.

PLAN

The Australian operating calendar

A realistic sales plan respects the summer slowdown, payment lag and EOFY buying behaviour instead of assuming twelve identical trading months.

JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
					DEAD ZONE	DEAD ZONE				BUYING WINDOW	BUYING WINDOW

BUILD / VALIDATE · SELL / CLOSE · SHIP · SCALE INTO EOFY

SUMMER DEAD ZONE

Mid-December to late January can be slow for decisions and signatures. Model runway accordingly.

PAYMENT REALITY

30 → 45

Plan for payment to arrive later than the contract says; government and large corporates can stretch further.

EOFY

MAY-JUN

A useful buying window for budget owners who want the deduction in the same financial year.

A YEAR THAT RESPECTS THE CALENDAR

JUL-SEP

Build and validate

Run interviews, deliver manually, get the first paid pilot.

OCT-DEC

Sell hard, close early

Anything not signed by mid-December usually waits.

JAN

Ship

Use the quiet window to build what you sold.

FEB-JUN

Scale into EOFY

Pipeline returns and buying often strengthens into May/June.

Runway is a calendar problem as well as a cash problem.
If your plan assumes twelve equally productive selling months, it is probably too optimistic.

FUND

Can funding improve the economics?

Four routes, and an honest verdict on each. Use funding to improve a viable business - not to rescue an unviable one.

R&D TAX INCENTIVE

If: Building something with real technical unknowns

Worth checking

INDUSTRY GROWTH PROGRAM

If: In an NRF priority area with a product to commercialise

Check availability

AI ADOPT CENTRES

If: You want advice and training rather than cash

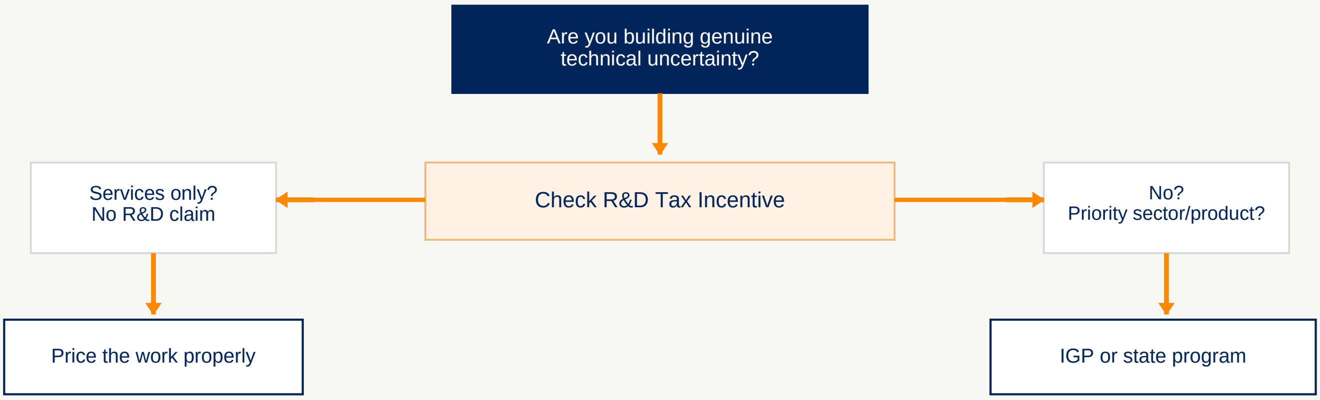
Support, not a grant

STATE PROGRAMS

If: Your state has a current program that matches your activity

Check current rules

QUICK ROUTER



R&D TAX INCENTIVE - THE TEST

Genuine technical unknown? Hypothesis documented before work? Test records? Qualifying spend? If any of those are missing, investigate before assuming a claim.

THE RULE

Never make the business depend on a grant. The customer economics have to work without one.

DECIDE

The AI opportunity canvas

Your whole business idea on one page. This is the page to print, complete and stick on the wall.

INDUSTRY

IDEAL BUYER: ROLE + SIZE

THE PROBLEM, IN THEIR WORDS

WHAT IT COSTS THEM TODAY / MONTH

THE OUTCOME YOU ARE SELLING

SYSTEMS IT MUST WRITE BACK INTO

DATA YOU NEED + WHO OWNS IT

PRICING MODEL

VALUE PER CUSTOMER / MONTH

STARTUP BUDGET + TIME TO FIRST REVENUE

YOUR FIRST TEN PROSPECTS

Name them. If you cannot fill ten lines, that is the finding.

01

02

03

04

05

06

07

08

09

10

YOUR BIGGEST ASSUMPTION

HOW YOU WILL TEST IT, AND BY WHEN

The go / no-go scorecard

Ten questions. Score each from 1 to 5. The total tells you what to do next - but your two lowest scores matter even more.

01 Is the problem painful enough that they mention it unprompted?	
02 Does it have measurable financial value?	
03 Can you reach the buyer without a cold list?	
04 Will customers pay now, rather than next budget cycle?	
05 Can you deliver it today, by hand?	
06 Can you access the data it depends on?	
07 Is the regulatory exposure manageable?	
08 Do the unit economics work at your realistic price?	
09 Does the revenue recur without you re-selling?	
10 Can the market expand beyond your first ten customers?	
YOUR TOTAL / 50	

40-50

STRONG CANDIDATE

Scope the smallest commercially useful build.

30-39

PROMISING, UNPROVEN

Find the two lowest scores and test those assumptions.

20-29

HIGH RISK

More discovery. You do not know the buyer well enough yet.

BELOW 20

DO NOT BUILD YET

Change the problem or change the market.

The total matters less than your two lowest scores.

A high total with a 1 against buyer access is a fragile business. Put your two lowest scores onto the canvas as assumptions and test those first.

PROOF

One we delivered

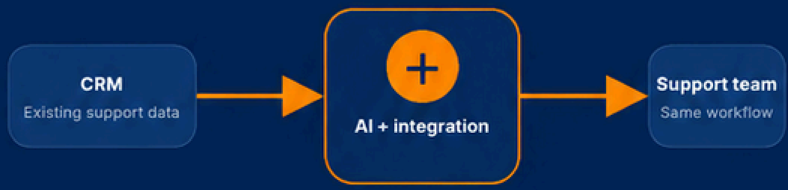
A result that illustrates the pattern: connect AI to the system people already use, baseline the metric, and make improvement visible.

35%

fewer support tickets

and better first-call resolution

28Watt · Energy efficiency
Robin Stam · CEO & Co-Founder



WHAT WE BUILT

CRM systems integration and AI development that connected the capability directly to the systems the support team already worked in - rather than adding another tab.

WHY IT WORKED

Ticket volume was already measured, so the improvement was visible without anyone having to invent a new success metric.

THREE THINGS THAT SEPARATE THE ONES THAT WORK

1. A measured KPI can survive the business case.
2. Adoption follows workflow, not novelty.
3. A customer who cannot see the improvement will not renew.

NEXT

Your next move

You do not need more AI ideas. You need evidence. Whichever path you landed on, make the next step deliberately small.

40-50 on page 17

I HAVE A STRONG OPPORTUNITY

Scope the smallest commercially useful build: one workflow, one customer, one metric.

Green light, lower score

I HAVE DEMAND BUT NO PRODUCT

Start with a productised manual service. Let revenue fund the build.

Under 30, or amber

I AM STILL UNSURE

Run another round of discovery before spending on development.

WANT A SECOND OPINION BEFORE YOU COMMIT?

Bring us the problem, the market and your numbers. We'll help assess the technical path and likely build shape before you spend heavily.

If the answer is "start with a service and fund the product later," we'll say so.

Book a 15-min call

vtdigital.com.au/contact

WHO WROTE THIS

Prepared by **VT Digital Australia**, the Australian arm of VT Netzwelt. The team has been building software since 2013 across global delivery offices, with engineering, design and QA in-house.

ISO 9001
Quality certified

ISO 27001
Security certified

EDITORIAL NOTE

This playbook is a commercial decision tool, not legal, tax or financial advice. Regulatory and funding sections should be reviewed against current official guidance before a decision is made.

Reviewed for technical and commercial clarity
VT Digital AI & Engineering Team

SOURCES

Sources, and keeping this current

Figures and dated claims in the playbook should be re-checked against official sources before reuse in a later edition.

1. **Australian Bureau of Statistics**
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11. **VT Digital**
    28Watt testimonial / project evidence
    vtdigital.com.au/testimonials/

EDITION CONTROL

Edition 1
18 August 2026

Funding availability and compliance timing age fastest. Re-check those sections first.

KEEP THIS CURRENT

Before forwarding this playbook months from now, confirm:

- program availability on business.gov.au
- OAIC guidance and commencement dates
- sector regulator guidance for your buyer
- current project costs and provider pricing

INTERACTION GUIDE

Fillable text fields and checkboxes work on screen. Page 2 navigation, bookmarks and the contact CTA are clickable. Every worksheet also prints cleanly.

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YOUR NEXT MOVE

Ready to pressure‑test your AI idea?

Bring us the problem, the market and your numbers. We'll help you decide whether to build it - or start with a service and fund the product later.

Book a 15-min call

DECISION PATH

- CHOOSE
- PRICE
- VALIDATE
- BUILD?

GO / NO-GO

START A CONVERSATION

Bring the evidence. We will help pressure‑test the decision.

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