Where learning meets opportunity

SMRT.BIO Operational Plan 2026–2027

SMRT.BIO drives growth for individuals, businesses, and regions by connecting talent, education, and opportunity. Our AI insights unlock smarter pathways to success. **Be epic.**
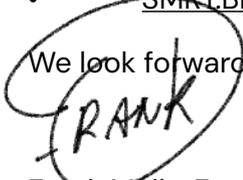
SMRT.BIO

Dear Reader,

On behalf of SMRT.BIO Global, I would like to welcome you to this Operational Plan.

This document outlines how we translate strategy into execution, scale our platform responsibly, and deliver measurable socio-economic impact across regions. It reflects our commitment to evidence-based decision-making, strong partnerships, and sustainable growth. Thank you for your interest and trust as we continue to build a platform that grows people, businesses, and economies at scale and speed.

The SMRT.BIO Operational Plan is complemented by the following materials:

• The pitchdeck is available on request: hello@smrt.bio
• Full Business Plan is available on request: hello@smrt.bio after signing the NDA
• Full introduction of the company on SMRT.BIO platform
• Short introduction video
• Project TIME at CUT University, South Africa
• Customer Success Stories and Testimonials
• SMRT.BIO Instruction videos

We look forward to working with you to make SMRT.BIO a strong and lasting success.

Frank

Frank Melis, Founder & CEO, SMRT.BIO Global

EXECUTIVE SUMMARY

In Framework Programme 10 (FP10), the European Union plans to invest approximately €35 billion per year in research and innovation. With approval rates below 10%, the system must process more than €350 billion in proposal value annually, resulting in €315 billion in wasted spending of time, energy and creativity. We see similar approaches around the world, including in India, Pakistan, the GCC, Asia, and the Americas.

Today's funding process is highly inefficient—both in Brussels and across the 1,166 NUTS-3 regions[1]—consuming excessive time and resources, particularly for SMEs and MSMEs. The complexity favours large consultancies and grant intermediaries, often adding procedural support rather than substantive innovation value.

The ambition for FP10 must therefore be **better**, **faster**, and **proven**. *Better* means cutting red tape, enabling submissions in national languages, and creating a level playing field for MSMEs. *Faster* requires a one-stop shop with a single reporting and qualification tool. *Proven* demands evidence-based socio-economic impact, using data to validate ideas early and allocate funding more effectively, transparently, and at scale.
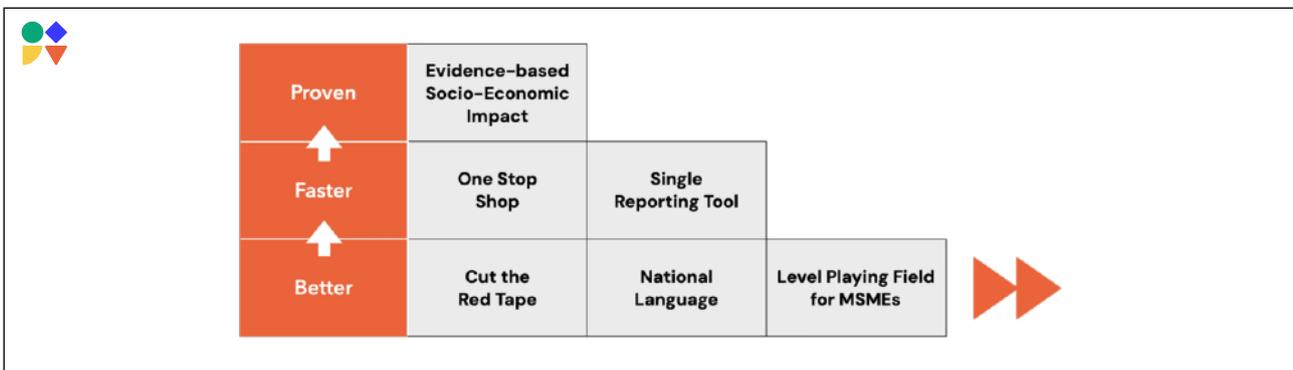
SMRT.BIO drives growth for individuals, businesses, and regions by connecting talent, education, and opportunity. Our AI insights unlock smarter pathways to success. By integrating talent matching, adaptive learning, venture support, and real-time policy analytics on a single AI-powered platform, we align individuals, employers, education, and regional governments. This integration de-risks economic growth by aligning skills with jobs and ideas with capital. Our data model delivers measurable, evidence-based socio-economic impact at scale and speed.

Our unique Social Architecture creates a measurable "flywheel effect", turning fragmented initiatives into scalable engines for skills development, startup acceleration and job creation. With a proven operational footprint in the Netherlands, Croatia, South Africa, Pakistan and a full pipeline in India and the GCC, SMRT.BIO is transitioning from concept to global scale.

Between 2026 and 2030, SMRT.BIO aims to scale across 175 regions in Europe, Africa, and Asia, reaching 12 million users, supporting 150,000 new ventures, and generating 0,6 million jobs, delivering € 11 billion in socio-economic impact (Pitchdeck Slide 8).

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[1] *NUTS-3 (Nomenclature of Territorial Units for Statistics) is the EU's smallest regional classification level, used for regional statistics and policy implementation. The EU-27 is divided into 1,166 NUTS-3 regions, each with on average ~400,000 inhabitants, enabling detailed socio-economic analysis, funding allocation, and impact measurement.*

To reduce dependency on concentrated public and grant funding, SMRT.BIO will pursue a diversified funding approach:

- **Commercial Revenue Acceleration:** Priority focus on West- and Central Europe and GCC corporate partnerships and private-sector contracts with defined ticket sizes (€50K–€250K per regional client), 6-9 month sales cycles, and Q3–Q4 2026 target close dates.
- **Bridge Financing Options:** If EC or national government approvals for FAZOS (Central Europe) and PHEC (Pakistan) are delayed beyond Q3 2026, we will secure €400K–€600K bridge financing via strategic angel investors or impact funds to maintain operational continuity (through the SMRT.BIO Angel Investment Fund - SAIF).
- **Phased Grant Deployment:** EC and national grant applications will be structured in tranches tied to specific "Regional Impact Studio[2]" go-lives and user milestones, reducing exposure to single large funding dependencies.

We seek €1.4 million in grant funding or corporate equity to develop the delivery capacity needed to implement our platform at scale and speed, and to further advance our AGI-powered GEN 4.6 and delivery capacity over the next nine months. Our current valuation is built on our scalable concept, market acceptance, experienced team, proprietary tech, and validated delivery model.

In this Operational Plan 2026–2027, we present three scenarios:

- The Optimal Scenario: 9 months @ € 1.4 million
- The Minimum Scenario: 9 months @ € 600 thousand
- and the 18-Month Scenario: 18 months € 3.0 million

For each scenario, we outline the agreed actions, assumptions, and key considerations. The plan is structured around the six organisational Sections (Departments) and the Regions, ensuring clarity, consistency, and ease of interpretation.

Considering the Optimal 9-Month Scenario as the operational Base Case for 2026, subject to the following financial triggers:

- Scale-Up Trigger (move to 18-Month Scenario): €2.5M+ in contracted revenue by the end of Q3 2026, OR €1.0M+ cash received plus confirmed EC grant award for FAZOS by the end of Q3 2026.
- Scale-Down Trigger (move to Minimum Scenario): Less than €1.5M in contracted revenue by the end of Q3 2026, and less than €500K cash received, with no confirmed EC or national grant approvals by the end of Q3 2026.
- Protected Roles Across All Scenarios: Regardless of scenario, the following roles are retained: CTO 0.5 FTE SysOps capability (fractional or contractor) 1.0 FTE Project Manager (Croatia or Pakistan) with minimal regional presence in 2 anchor markets (Croatia + GCC or Pakistan) and 0.5 FTE MarCom for user onboarding campaigns.

For exact figures: see the last two chapters of this Operational Plan.

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[2] *A Regional Impact Studio is a flagship SMRT.BIO implementation combining the Virtual Incubation Service and an AI Research Lab. This integrated setup enables large-scale entrepreneurship, innovation, and evidence-based impact. Regional Impact Studios are exclusively available to strategic partners.*

1.   SECTION 1: GLOBAL

Section Leader: <u>Frank Melis</u>, Helmond, The Netherlands

The Section Leader Global (CEO) is responsible for the overall leadership, strategic direction, and general management of SMRT.BIO. The CEO acts as the ultimate executive authority, ensuring that the organisation delivers on its mission to grow people and economies at scale and speed across multiple sectors and regions.

- Primary CEO Focus (70% of time): Strategic capital raising and Investor Relations; Board and Advisory Board governance; High-value strategic account sales (West- and Central Europe, GCC government, large corporates).
- Delegated to COO: Day-to-day implementation oversight and project delivery; Internal systems administration.
- Delegated to CSO: Regional partnership pipeline development; Mid-market commercial sales (universities, Impact Studios).
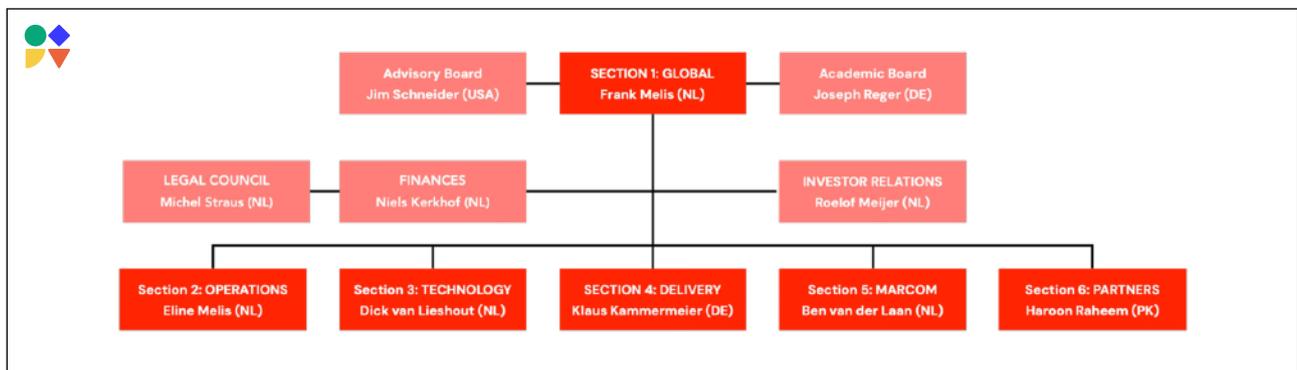
1.1.   Optimal Scenario

Budget: € 220K (16% of overall budget).

The CEO will manage the team outlined below with clearly delegated responsibilities as above and spend most of his time on sales and implementation. The Global Team is responsible for developing and coordinating the following key deliverables, ensuring strategic alignment, operational consistency, and scalable execution across all regions:

- **Administration:** Ensure that the AFAS platform is fully operational and that key staff have appropriate access to the CRM, Budget, and Project modules. The accountant is responsible for the timely preparation and submission of annual reports, VAT filings, and other tax-related obligations, ensuring full compliance and financial transparency.
- **Legal Council:** Ensure that all contracts are in place, maintained in English, and structured as standardised templates that can be used consistently across all global operations.
- **Investor Relations:** Ensure that we have a qualified pipeline of potential investors. Investor relations will also be involved in operationalising the identification of potential investors for the "Apply for Finance" services within SMRT.BIO platform.
- **Academic Board:** Ensure that the HumanCapitalAgenda.com website is fully operational on GEN 4.0 technology, and that the Economic Development Funnel is thoroughly tested and validated using real-world data from field implementations.

- **Advisory Board:** Ensure that strategy and implementation are continuously monitored and assessed to keep the company aligned with its strategic direction and objectives.

1.2. Minimal Scenario

Budget: € 125K (22% of overall budget)

Under the Minimum Scenario, costs will be reduced, including the full removal of Academic Board expenses.

1.3. Scenario 18 Months

Budget: € 435K (22% of overall budget)

Under the 18-Month Scenario, total costs will be approximately double those of the 9-Month Scenario, providing the runway required for accelerated expansion across Europe, South Africa, Pakistan, India, and the United States.

2. SECTION 2: OPERATIONS

Section Leader: Eline Melis, Helmond, The Netherlands

The Section Leader, Operations (COO), is responsible for translating strategy into efficient, daily execution across all departments. The role oversees planning, coordination, policies, people, budgets, systems, and compliance, ensuring stable operations, optimal resource allocation, and continuous improvement. The COO drives operational excellence by converting business objectives into scalable, cost-effective, and measurable operational outcomes.
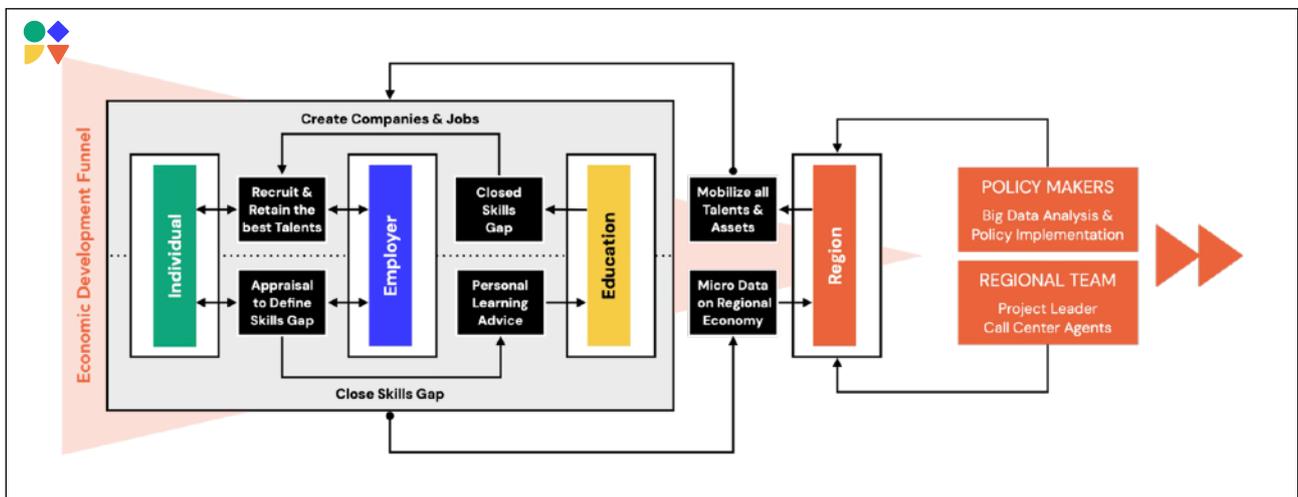
2.1. Optimal Scenario

Budget: € 125K (16% of overall budget)

The COO will manage the team outlined below and spend most of her time on implementation.

- **COO:** Documenting all projects on AFAS. Executing the standard project plan. COO: Primary accountability for day-to-day delivery and internal systems (delegated from CEO).

- **Project Manager:** Documenting all projects on AFAS. Executing the standard project plan. The project manager will be based in Croatia and/or Pakistan. This role is ring-fenced across all scenarios as critical to multi-region execution.

Operations form the backbone of our learning organisation. To date, organisational knowledge has been documented in Notion; this platform will be phased out and replaced by AFAS, creating a single, central knowledge repository.

2.2. Minimal Scenario

Budget: € 67K (22% of overall budget)

Under the Minimum Scenario, the Project Manager role is retained at 0.5 FTE rather than fully removed, recognising this as a critical protected role. The COO budget will be reduced due to limited travel and conference attendance.

2.3. Scenario 18 Months

Budget: € 2255K (22% of overall budget)

The 18-Month Scenario budget includes: COO (18 months); Project Manager, Croatia/Pakistan (18 months) and Operations systems and tools. This provides the runway required for accelerated expansion across Europe, South Africa, Pakistan, India, and potentially the United States.

3. SECTION 3: TECHNOLOGY

Section Leader: <u>Dick van Lieshout</u>, Helmond, The Netherlands

The Section Leader Technology (CTO) defines and executes SMRT.BIO's technical vision aligns technology strategy with business objectives. The role leads engineering and IT teams, translates strategy into scalable architectures, ensures security, quality, and reliability, and drives innovation through emerging technologies. The CTO enables efficient delivery, manages technical risk, and ensures future-ready platforms through continuous improvement and cross-functional collaboration.

Feature	Technical Deliverable	Commercial KPIs
APIs for User and Course Upload	Bulk upload endpoints with validation	Reduce regional onboarding time from 3 months to under 1 month; enable self-service for new regions of 60% of new regions
Improved enrollment for Individuals and organisations	Streamlined individual and organisational enrollment flows	Increase enrollment conversion rate from 50% to 90% and reduce drop-off rate from 30% to under 10%
CockpitWork (big data analysis)	Regional Analytics dashboard with labour market insights	Enable data-driven regional sales pitches; Reduce sales cycle from 6-9 months to under 3 months through evidence-based demos
ISCO search improvements	Enhanced occupation searches with AI recommendations	Increase user engagement (daily active users) by 30%; Improve retention rate by 30%

3.1. Optimal Scenario

Budget: € 257K (19% of overall budget)

The CTO manages the teams outlined below and primarily leads and coordinates the software engineering function. Two teams are in place: the Netherlands–based team, responsible for the core SMRT.BIO platform and all source code, and the South Africa–based team, responsible solely for the homepage and social media engine. A strict Chinese wall has been established between both teams to ensure intellectual property protection. The Technology Team is responsible for developing and maintaining the platform:

- **Architecture:** The product roadmap is defined in close collaboration with the CTO and CSO. Based on the approved roadmap, detailed software requirements are documented in Figma. These requirements must be formally signed off by the CEO before development activities commence; thereafter, implementation is managed and tracked in Jira.
- **Software Engineering:** The SMRT.BIO platform is developed in Helmond, and the homepage and Social Media Engine are maintained in Bloemfontein (SA).

The SMRT.BIO MT will review feature usage data, funnel metrics, and regional feedback in joint sessions (March, June, September 2026), which will be documented in AFAS.

3.2. Minimal Scenario

Budget: € 125K (21% of overall budget)

SysOps work will be covered by the CTO; a 0.5 FTE contractor (9 months) will be used to mitigate delivery risk, rather than the CTO absorbing 100% of SysOps duties. This represents a protected minimum capability.

3.3. Scenario 18 Months

Budget: € 435K (19% of overall budget)

The 18–Month Scenario budget includes: CTO (18 months); Software Engineers, Netherlands (18 months); SysOps (18 months); Technology infrastructure and tools; providing the runway required for accelerated expansion across Europe, South Africa, Pakistan, India, and the United States.

4. SECTION 4: PRODUCTS

Section Leader: <u>Klaus Kammermeier</u>, Berlin, Germany

The Section Leader, Products (CPO), defines and governs SMRT.BIO's product strategy and roadmap, ensuring alignment with market demand and business priorities. The role translates strategic objectives into scalable product initiatives, manages the product portfolio and lifecycle, and drives innovation, time–to–market, and profitability. The CPO collaborates closely with technology, sales, marketing, and operations to deliver high-quality, competitive, and future–proof products.

4.1. Optimal Scenario

Budget: € 135K (10% of overall budget)

The CPO will manage the team outlined below and spend most of his time producing training materials and contributing to the product development process and the Product Roadmap:

- **Trainer:** The trainer will deliver online and in-person training across the regions.
- **Grant Proposals:** Products will also be responsible for managing proposals to be submitted with EC and other grant funds.

4.2.   Minimal Scenario

Budget: € 41K (7% of overall budget)

Under the Minimum Scenario, costs will be reduced, including the full removal of trainer expenses. CPO will deliver essential training via recorded webinars and asynchronous materials.

## 4.3.   Scenario 18 Months

Budget: € 270K (10% of overall budget)

The 18-Month Scenario budget includes: CPO (18 months), Trainer (18 months), and grant proposal support and materials, providing the runway required for accelerated expansion across Europe, South Africa, Pakistan, India, and the United States.

5.   SECTION 5: MARCOM

Section Leader: <u>Ben van der Laan</u>, Amsterdam, The Netherlands

The Section Leader, MarCom (CMO), leads SMRT.BIO's global marketing and communications strategy is strengthening brand positioning and driving demand. The role coordinates campaigns, content, and go-to-market execution across regions, analyses market and customer insights, and optimises performance, ROI, and funnel conversion. The CMO works closely with sales, product, and leadership to accelerate growth, ensure consistent global messaging, and maximise customer acquisition and retention.
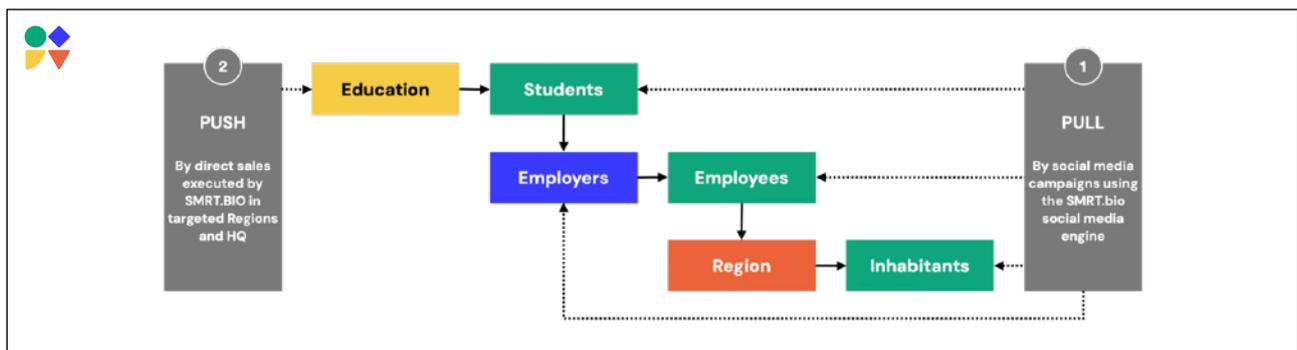
MarCom KPIs and User Acquisition Targets (review per quarter) woill be visible in t he dashboard (available by beginning of March 2026):

- Cost per user acquisition
- Monthly active users (MAU)
- Social media reach
- Regional campaign effectiveness

Protected MarCom Function: 0.5 FTE. MarCom capacity is ring-fenced across all scenarios to maintain user onboarding campaigns.

5.1. Optimal Scenario

Budget: € 135K (10% of overall budget)

The CMO will manage the team outlined below and spend most of his time on defining pull strategies to onboard as many users as possible.

The MarCom Team is responsible for developing and coordinating the following key deliverables, ensuring strategic alignment, operational consistency, and scalable execution across all regions:

• **Social Media Campaigns:** Ensure the Social Media Engine is fully operational and that content is available in multiple languages.

5.2. Minimal Scenario

Budget: € 41K (7% of overall budget)

Minimum scenario retains 0.5 FTE MarCom contractor to maintain essential user onboarding. CMO role becomes advisory/fractional.

5.3. Scenario 18 Months

Budget: € 270K (10% of overall budget)

The 18-Month Scenario budget includes: CMO (18 months); MarCom coordinator/content creator (18 months); Campaign tools and paid media, providing the runway required for accelerated expansion across Europe, South Africa, Pakistan, India, and the United States.

6. SECTION 6: PARTNERS

Section Leader: Haroon Raheem, Islamabad, Pakistan (relocating to Abu Dhabi, UAE)

The Section Leader Partners (CSO) leads SMRT.BIO's global partner and commercial strategy, building scalable, high-impact relationships across regions. The role drives revenue growth through structured targeting, partner enablement, and market expansion, translating strategic opportunities into sustainable partnerships. Working closely with marketing, product, and operations, the CSO ensures consistent commercial execution, a high-quality pipeline, and long-term value creation.

6.1.   Optimal Scenario

Budget: € 175K (13% of overall budget)

The CSO will manage the team outlined below and spend most of his time on sales. The Partner Team is responsible for developing sales across all targeted Regions in Europe, Africa, Asia (India, Pakistan, GCC) and the Americas:

- **Europe:** The team will establish an Impact Studio at FAZOS University in Osijek, Croatia. The focus will be on Central Europe.
- **Africa:** The team will establish an Impact Studio at CUT University in Bloemfontein, South Africa. The focus will be on Sub-Saharan countries.
- **GCC:** The team will establish an Impact Studio at Abu Dhabi University in the UAE. The focus will be on Arabic countries.
- **Asia:** The team will establish an Impact Studio at a university in Punjab, Pakistan, to implement SMRT.BIO in a country with 250M people.
- **Americas:** The team will establish an Impact Studio at a university in California, USA. The focus will be on regions in the USA. We envision doing something similar in Canada, but we do not yet have qualified universities.

The Impact Studios will be financed through European Commission (EC) funding and other grant instruments. SMRT.BIO will not invest directly in these studios; instead, we will operate at lower margins to strategically build a strong, distributed network of sales offices across targeted countries and regions.

6.2.   Minimal Scenario

Budget: € 100K (17% of overall budget)

Under the Minimum Scenario, the CSO role is retained with a reduced travel budget. Americas and Africa Impact Studio development is paused; focus is on West and Central Europe, GCC, and Pakistan only.

6.3.   Scenario 18 Months

Budget: € 345K (13% of overall budget)

The 18-Month Scenario budget includes: CSO (18 months); Regional sales support coordinators (3 x 18 months); Travel, conferences, and partnership development, providing the runway required for accelerated expansion across Europe, South Africa, Pakistan, India, and the United States.

7.   SECTION 7: REGIONS

Section Leader: Manager per Region

The Regions Section ensures strong local adoption and engagement of SMRT.BIO by building and activating regional ecosystems. Led by Community Managers, this section connects customers, partners, HR professionals, and users through events, knowledge sharing, and relationship management. The role strengthens regional brand presence, drives platform usage, captures market insights, and translates community feedback into continuous improvement across products, services, and regional strategies.

7.1.   Optimal Scenario

Budget: € 135K (10% of overall budget)

Regional Managers will report to CSO for commercial alignment and to COO for operational delivery. The Global Team is responsible for developing and coordinating the following key deliverables, ensuring strategic alignment, operational consistency, and scalable execution across all regions:

- **Europe:** The team will establish an Impact Studio at FAZOS University in Osijek, Croatia. The focus will be on Central Europe.
- **GCC:** The team will establish an Impact Studio at Abu Dhabi University in the UAE. The focus will be on Arabic countries.
- **Lahore:** The team will establish an Impact Studio at a university in Punjab, Pakistan, with a focus on implementing SMRT.BIO in a country with 250M people.
- **Africa:** The team will start preparing to establish an Impact Studio at CUT University in Bloemfontein, South Africa. The focus will be on Sub-Saharan countries.
- **Americas:** The team will start preparing to establish an Impact Studio at a university in California, USA. The focus will be on regions in the USA. We envision doing something similar in Canada, but we do not yet have qualified universities.

7.2.   Minimal Scenario

Budget: € 0K (0% of overall budget)

Under the Minimum Scenario, formal Regional Manager roles are eliminated, but 2 fractional regional coordinators (0.25 FTE each) will be funded from the Partners Section budget to maintain a minimal presence in Croatia and GCC anchor markets. This represents a critical protected function to prevent the complete loss of regional capability.

7.3.   Scenario 18 Months

Budget: € 415K (10% of overall budget)

The 18-Month Scenario budget includes: 5 Regional Managers (Croatia, GCC, Pakistan, South Africa, USA) (18 months); 10 Community Coordinators (2 per region) (18 months); Regional events, knowledge-sharing, and ecosystem-building, providing the runway required for accelerated expansion across Europe, South Africa, Pakistan, India and the United States.

8.   INDIRECT COST

The indirect costs include the following cost drivers: Platform Hosting, AI Hosting, Travel, Legal in Countries, Conferences, Rental, and Rent.

8.1.   Optimal Scenario

Budget: € 207K (15% of overall budget)

8.2.   Minimal Scenario

Budget: € 103K (17% of overall budget)

For platform hosting, we anticipate that AWS will extend its investment, consistent with its support in 2025. For international legal arrangements, we will operate using Dutch contractual

frameworks. Office rent will be reduced to zero, offset by a corresponding increase in the loan facility to maintain financial flexibility.

8.3.   Scenario 18 Months

Budget: € 414K (15% of overall budget)

9.   OVERVIEW SCENARIOS

In the Business Plan, we project a contract value of €6 million in 2026. Actual availability remains uncertain, as the two largest projects—FAZOS University and the Punjab Higher Education Commission (PHEC)—are dependent on budget approvals from national governments and EC funding. Projects in the Netherlands and South Africa show a comparable funding profile. In the GCC region, budget availability is not a constraint; however, the timing of revenue recognition for 2026 has not yet been confirmed.

Project	Contract Value	2026	2027
FAZOS	€ 4.500.000	€ 500.000	€ 1.500.000
PHEC, Pakistan	€ 4.000.000	€ 300.000	€ 2.500.000
UAE, Abu Dhabi	€ 400.000	€ 150.000	€ 250.000
ACE	€ 100.000	€ 100.000	€ 200.000
Others (CUT, etc.)	€ 300.000	€ 100.000	€ 200.000
TOTAL	€ 9.300.000	€ 1.150.000	€ 4.650.000

The proposed budgets enable SMRT.BIO is to build the execution capacity required to deliver the outlined projects. This capacity enables greater focus on sales acceleration while generating evidence-based data, making it easier and faster to win new customers and effectively shorten the sales cycle.

Section	Section Name	OPTIMAL 9 MNS		MINIMUM 9 MNS		18 Months
	TOTAL	€ 1.382.670		€ 599.400		€ 2.765.340
1	Global	€ 217.170	15,7%	€ 122.400	20,4%	€ 434.340
2	Operations	€ 126.000	9,1%	€ 67.500	11,3%	€ 252.000
3	Technology	€ 256.500	18,6%	€ 126.000	21,0%	€ 513.000
4	Products	€ 135.000	9,8%	€ 40.500	6,8%	€ 270.000
5	MarCom	€ 135.000	9,8%	€ 40.500	6,8%	€ 270.000
6	Partners	€ 171.000	12,4%	€ 99.000	16,5%	€ 342.000
7	Regions	€ 135.000	9,8%	€ 0	0,0%	€ 270.000
8	Indirect Cost	€ 207.000	15,0%	€ 103.500	17,3%	€ 414.000

10. ADVISORY BOARD OVERSIGHT AND RISK MANAGEMENT FRAMEWORK

Quarterly Board Dashboard: The Board will receive a concise quarterly dashboard tracking:

- **Financial Metrics:** Contracted revenue vs. target (cumulative and quarter-over-quarter); Cash received vs. forecast - Burn rate and runway (months remaining) - Budget vs. actual by Section
- **Operational Metrics:** Impact Studios: go-live status, setup time, users onboarded
- **Platform Metrics:** MAU, enrollment, conversion, retention (3-month), user engagement; Tech roadmap: feature delivery vs. plan, commercial KPI achievement
- **Sales pipeline:** Qualified opportunities, average deal size, sales cycle length

Risk Register (Top 10 Risks):

Risk	Owner	Status	Mitigation
Grant dependency (FAZOS and PHEC delayed)	CSO	High	Bridge financing; GCC commercial acceleration
Contract slippage (revenue by Q3)	CSO	Medium	Diversified pipeline; Eraly warning triggers
Leadership bandwidth (CEO overload)	CEO/COO	Medium	Clear delegation to COO and CSO; AFAS handovers
Tech delivery delays	CTO	Low	Protected SysOps; Quarterly milestone review
Regional ececution capacity	COO	Medium	Protected Project Manager and Regional Managers
Hosting / AI cost inflation	CTO	Low	AWS commitment; Cost monitoring
Legal/ compliance in new regions	CEO	Low	Compliance; Phased market entry
Impact Studio setup delays	CSO/COO	Medium	Standardised playbook; Reference site model
User acquisition cost exceeds target	CMO	Low	Monthly CAC tracking; Channel optimisation
Key person risk (CTO, CSO unavailable)	CEO	Low	Knowledge documentation in AFAS; Succession