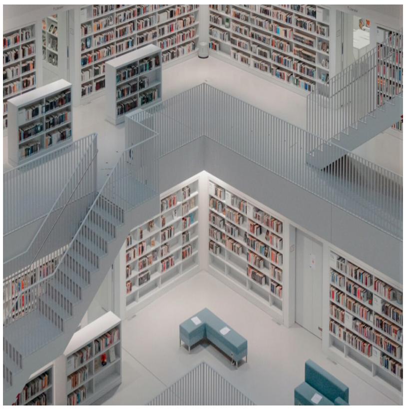

Valuing Software, Brands and Customer Lists: What IVAS GN-003 Changes

Description

Quick answer: Define the asset, risk profile, economic life, method and disclosure evidence before relying on a headline value This guide is for a founder, finance leader or adviser commissioning an intangible asset valuation. It uses current first-party material and turns it into a practical check rather than a prediction or promotion.

What is confirmed now

- IVAS issued GN-003 to support robust, transparent and consistent intangible-asset valuations. (official source 1)
- Relevant assets can include software, brands, data and customer relationships. (official source 2)
- The asset boundary, legal rights, economic life and risk profile must be defined before modelling value. (official source 2)
- Income, market and cost approaches answer different questions and need supportable inputs. (official source 2)
- Sensitivity analysis should show how royalty, growth, useful-life and discount-rate assumptions affect the result. (official source 2)

The most useful starting point is the date-stamped official material, not a repost or an undated summary. Read the source page in full, note what it confirms and keep missing information visibly marked as pending. That simple separation prevents a precise-looking plan from being built on an assumption.

Translate the announcement into an operating ledger. Name the customer, process owner, cost, evidence date and stop condition before approving a commitment. The purpose is not to remove judgement. It is to make the judgement reproducible, so another household member, colleague or adviser can see why the choice was made.

The decision in one page

Gate	Question	Minimum record
Identifiable asset	Evidence to verify	Record the answer, date and owner before committing.
Reliable rights and data	Cost or commitment	Record the answer, date and owner before committing.
Suitable method	Timing and dependency	Record the answer, date and owner before committing.
Transparent sensitivity	Fallback if the assumption fails	Record the answer, date and owner before committing.

Use all four gates. A strong answer in one column does not cancel a failure in another. For example, an attractive price cannot repair an impossible date, and a popular programme cannot replace an accessibility check. If a critical field remains unknown, set a follow-up date rather than quietly treating it as favourable.

A six-question valuation brief for software, brands, data and customer relationships

Start with a base case that uses only facts you can trace. Add one conservative case and one stop condition. The conservative case should change a real variable such as demand, timing, availability, cash requirement or travel friction. The stop condition should be clear enough that no one has to debate it after money or time has already been committed.

A founder valuing software should separate code, contractual rights, data and customer relationships instead of applying one headline multiple to an undefined bundle. Write the comparison in ordinary numbers or plain language. Avoid invented precision. A short range with an explanation is more useful than a single figure whose assumptions are hidden.

How to run the comparison

1. Copy the confirmed facts from the official pages and record the access date.
2. List every assumption separately, including any price, duration, eligibility or availability that the source does not guarantee.
3. Choose the one outcome that matters most to the reader, then name a minimum acceptable result.
4. Test a delay or downside that is plausible, not dramatic.
5. Save the final decision and the condition that would trigger a fresh review.

A sensitivity table separating royalty rate, useful life, growth and discount-rate assumptions

- **Identifiable asset:** write the current fact, its source and what would change the decision.
- **Reliable rights and data:** write the current fact, its source and what would change the decision.
- **Suitable method:** write the current fact, its source and what would change the decision.

- **Transparent sensitivity:** write the current fact, its source and what would change the decision.

A checklist is useful only when it produces evidence. â??Checkedâ?• should mean a link, confirmation, quotation, screenshot, document or named person can be found later. For changing information, include a time. For advice, identify who gave it and the scope of the question. For a household decision, record which assumption everyone accepted.

What the official material does not prove

A guidance note improves process but does not make every intangible saleable or financeable. Accounting, tax, transaction and litigation uses can require different instructions. First-party sources are the authority for their own programme, rule or product, but they cannot promise personal suitability. They may also update terms after this article is published.

Do not fill a gap with a third-party estimate merely because it is convenient. Ask the official provider or use the gap as a reason to wait. If the choice affects a contract, regulated product, large payment, health, safety or legal right, obtain advice from the relevant qualified professional.

A practical evidence pack

Create a one-page file with the decision date, the two official links, the four gates, the chosen option and the next review point. Attach only the documents that change the decision. This keeps the file useful without turning it into an archive of unrelated material.

For a group decision, assign one owner to each unresolved field. Set a deadline that leaves time to choose an alternative. A missing answer on the morning of an event, at checkout or just before signing creates pressure to accept weak evidence.

Questions readers often ask

Is the headline fact enough to act?

No. It identifies the opportunity or event, but the four gates determine whether it fits the readerâ??s situation.

When should the facts be checked again?

Check once when shortlisting and again immediately before booking, paying, applying, travelling or signing. For live schedules and inventory, check on the day.

What should stop the decision?

Stop when a critical eligibility, safety, timing, affordability or availability field cannot be confirmed. A clean pause is cheaper than repairing an avoidable commitment.

Related Little Big Red Dot reading

- EP and S Pass Salary Changes: Map Applications and Renewals Before 2027
- Foreign Company Changes: Build ACRAâ??s 30-Day Filing File

Bottom line

Define the asset, risk profile, economic life, method and disclosure evidence before relying on a headline value Keep the official facts, assumptions and stop condition separate. That is the shortest route from an interesting announcement to a decision that can be explained and reviewed.

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