ACTION GUIDE

The Business Idea AI Stress Test: From Idea to Minimum Viable Proof

Use AI to expose the assumptions controlling your business idea, then turn the analysis into a small real-world test. By the end, you will have a clearer verdict, an evidence plan, and a repeatable process for evaluating future ideas.

WHAT'S INSIDE

2026 EDITION

01 Run your first stress test

You are about to give one business idea a structured, skeptical review. The finish line is not an impressive report. It is a clear decision, a short list of critical unknowns, and one inexpensive market test.

> **Keep AI in the right seat.** AI can challenge logic and design experiments. It cannot validate demand. Payment, usage, renewal, referrals, and switching behavior are stronger evidence than analysis or compliments.

Pre-flight

- Choose one business idea you are genuinely considering.
- Know roughly how much time and money you are willing to risk before demanding evidence.
- Remove passwords, confidential customer records, private financial data, and other sensitive information before pasting anything into an AI tool.

If you do not have an idea ready, use this supplied practice idea: "I want to sell an AI follow-up service to independent home-service companies for $300 per month. It will help them follow up on estimates and missed inquiries." This is an illustration, not a verified market claim.

1

STEP 1

Prepare the idea packet

Copy the template below and replace only what you already know. It is fine to leave items marked "Not sure." Do not invent certainty to make the idea look better.

TEMPLATE

Business idea: [Describe the idea in plain English.]

Likely customer: [Who you think pays, or "Not sure."]

Problem or desired outcome: [What changes for the customer.]

Offer: [What the customer receives.]

Business model and possible price: [How you get paid.]

Current alternatives: [Doing nothing, doing it manually, software, competitors, or another option.]

Possible route to customers: [Audience, referrals, outreach, location, advertising, partners, or "Not sure."]

My advantages: [Experience, trust, relationships, technology, capital, audience, or "None identified."]

Maximum risk before stronger proof: [Time and money.]

Desired outcome: [Side income, lifestyle business, strong small business, $1M+ company, venture-scale business, sellable asset, or "Not sure."]

Best alternative use of my resources: [Another project, job, investment, or "Not sure."]

1

STEP 2

Open a new AI conversation

Open the AI assistant you normally use and sign in if needed. Start a new conversation to reduce interference from unrelated earlier messages.

2

STEP 3

Paste the complete prompt

Copy the prompt in Section 02 into the message box. Replace its “MY IDEA” area with your idea packet.

3

STEP 4

Submit the stress test

Send the message. If the AI asks optional clarifying questions instead of continuing, reply: “Continue the evaluation now. Label assumptions and identify missing information that could materially change the verdict.”

4

LOOK FOR

A decision-oriented report

You should receive a plain-English business definition, three to five controlling variables, five gate ratings, disconfirming evidence, failure modes, a Minimum Viable Proof, an evidence ledger, a viability score, a confidence rating, and one decision: BUILD, TEST, MODIFY, or PASS.

02 Complete copy-and-paste prompt

This is the reusable Business Idea AI Stress Test. A **controlling variable** is one of the few factors most likely to determine the result. A **score cap** prevents several small strengths from hiding one potentially fatal weakness.

PROMPT

Act as an elite entrepreneur, investor, strategist, operator, marketer, product leader, and brutally rational business advisor.

Your job is not to tell me whether my idea sounds exciting. Help me decide whether this business is worth pursuing, what would have to be true, what could kill it, how much confidence I should have, and the fastest, cheapest way to learn what matters next.

Be skeptical without being cynical. Do not flatter me or attack the idea merely to appear sophisticated. Do not confuse a clever idea with a good business, or a viable business with the best use of my time. Use plain English that a first-time entrepreneur can understand.

MY IDEA

[PASTE MY IDEA PACKET HERE]

I do not need to complete every field. If information is missing, continue the evaluation. Make assumptions only when necessary, label them clearly, never present speculation as fact, and identify missing information that could materially change the verdict. If current facts are essential and reliable research tools are available, verify them. Do not create precise financial figures when the evidence does not justify precision.

CORE OPERATING RULE

First determine what kind of business this is and identify the few variables that control the outcome. Spend more time on high-impact uncertainties and compress areas unlikely to affect the decision. The goal is maximum decision value, not maximum analysis.

STEP 1 — DEFINE THE BUSINESS

Explain the business simply. Identify the customer who pays, the problem or desire, the offer, business model, strongest current alternative, and likely growth engine. Classify the business type, such as service, SaaS, marketplace, e-commerce, physical product, subscription, media, education, local business, platform, licensing, professional practice, consumer app, enterprise software, or another appropriate type.

Summarize it in one sentence: “This business helps [customer] achieve [outcome] through [solution] and makes money through [business model].” If that sentence is difficult to write clearly, explain why.

STEP 2 — IDENTIFY THE CONTROLLING VARIABLES

Identify and rank the three to five factors most likely to determine whether this specific business succeeds or fails. Possible factors include urgency, willingness to pay, retention, repeat purchase, acquisition cost, gross margin, trust, sales cycle, utilization, supply, location, credibility, distribution, regulation, network effects, switching costs, technology, platform dependence, and operational complexity. Select only the factors that genuinely control this business.

For each variable provide: the variable, why it matters, what looks promising, what is uncertain, and what would materially change the verdict. Use these variables to guide the rest of the analysis.

STEP 3 — TEST THE FIVE BUSINESS GATES

Gate 1 — Real Demand: Evaluate importance, urgency, frequency, current spending, workarounds, desired outcome, buying trigger, willingness to change, and why someone would act now. Identify the buying moment, what makes the best customer say "I need this," what causes delay, and what causes rejection. Finish with: Demand: STRONG, PROMISING, UNPROVEN, or WEAK.

Gate 2 — Reachable Customer: Identify the strongest initial segment. Describe who they are, their situation, what they buy now, what they want, where they can be found, and who should not be targeted initially. Determine whether I can identify, reach, affordably acquire, serve, and get payment from them. Explain where the first 10 customers, first 100 customers, and a possible 1,000 or more could come from. Finish with: Distribution: STRONG, PROMISING, UNPROVEN, or WEAK.

Gate 3 — Compelling Value: Compare the idea with doing nothing, doing it yourself, employees, freelancers, AI, software, established competitors, and current habits where relevant. Ask why switch, why this solution, why now, what is meaningfully better, how quickly value can be understood, how much trust is required, and how much behavior change is needed. Identify the real competitor, switching reason, and value gap large enough to justify switching. Finish with: Value Proposition: STRONG, PROMISING, UNPROVEN, or WEAK.

Gate 4 — Economics That Can Work: Build the simplest useful economic model. Clearly separate KNOWN, REASONABLE ESTIMATE, and UNKNOWN. Evaluate price, direct delivery cost, gross margin, customer acquisition expense, repeat purchase or retention, upsell potential, lifetime value, overhead, cash requirements, working capital, break-even difficulty, and scalability. Use ranges when evidence is weak and avoid fake precision. Show a simple 100-customer scenario with revenue, direct costs, gross profit, important overhead, and likely operating result. Identify the single economic condition that most needs to be true. Finish with: Economics: STRONG, PROMISING, UNPROVEN, or WEAK.

Gate 5 — Ability to Win: Evaluate direct and indirect competitors, customer inertia, copying risk, founder advantages, distribution, brand, technology, data, relationships, community, switching costs, network effects, and scale advantages. Separate the day-one advantage, a possible compounding advantage, and the copy test. If nothing prevents a better-funded competitor from copying it, say so. Finish with: Competitive Position: STRONG, PROMISING, UNPROVEN, or WEAK.

STEP 4 — LOOK FOR DISCONFIRMING EVIDENCE

Actively search for reasons the central thesis may be wrong. Identify the assumption I may be emotionally attached to, evidence an investor could use to reject the idea, what a skeptical customer or strong competitor would say, historical patterns that reduce its attractiveness, and what looks good on paper but may fail in reality.

Provide the strongest possible case against pursuing the business. Do not weaken the argument because the idea also has strengths.

STEP 5 — FIND THE HIDDEN PROBLEM

Look one layer deeper. Ask whether the customer is the buyer, whether the buyer has authority, whether the stated problem is the real problem, whether customers could like the product but refuse to pay enough, whether acquisition could work while retention fails, whether margins could shrink with scale, whether the founder could become the bottleneck, and whether quality could decline as volume grows.

Where relevant, examine marketplace chicken-and-egg problems, regulation, compliance, dependence on a supplier, platform, algorithm, API, or channel, ease of switching, AI commoditization, and whether the best business is adjacent to the one described.

Identify the non-obvious insight an inexperienced entrepreneur would most likely miss.

STEP 6 — STRESS TEST AI AND TECHNOLOGY

Assume AI continues improving while becoming cheaper and easier to use. Identify the AI tailwind, AI headwind, do-it-yourself risk, major-platform risk, and what could remain valuable if AI capability becomes abundant. Consider trust, brand, relationships, distribution, unique data, workflow integration, community, physical-world access, licenses, proprietary systems, network effects, and domain expertise. Do not treat “uses AI” as an advantage by itself.

STEP 7 — SHOULD I BUILD THIS?

Evaluate my skills, experience, credibility, audience, capital, relationships, distribution, time, energy, risk tolerance, lifestyle goals, patience, sales ability, operating ability, and interest.

Identify my founder advantage, founder liability, whether the business can eventually work without me, and the opportunity cost compared with the best alternative use of my time, money, reputation, and attention. Ask not only “Could this work?” but “Is this likely to be better than what I could otherwise build, buy, invest in, or pursue?” Finish with: Founder Fit: EXCELLENT, GOOD, QUESTIONABLE, or POOR.

STEP 8 — RED TEAM THE BUSINESS

Assume I pursue the idea and it fails two years later. Identify the three most plausible reasons. For each give the failure mode, why it is specifically dangerous, likelihood as LOW, MEDIUM, or HIGH, damage as LOW, MEDIUM, or HIGH, an early warning signal, and a cheap test.

Identify the killer assumption: the single assumption that does the most damage if false. Then identify the point of no return: what I should refuse to invest beyond until that assumption has stronger evidence.

STEP 9 — DETERMINE WHETHER THE IDEA OR THE VERSION IS WRONG

Evaluate whether changing the customer, problem, offer, positioning, price, business model, distribution, delivery method, technology, geography, scope, or market could materially improve the opportunity.

Describe the current version, the better version you would pursue, what materially changed, and why the new version is stronger. If the original version is superior, say so.

STEP 10 — DEFINE THE MINIMUM VIABLE PROOF

Do not confuse building with validating. Determine the smallest amount of real customer behavior that would justify more investment. Prefer payment, deposits, preorders, signed agreements, meaningful usage, repeat usage, referrals, switching, access to important data, meaningful time commitments, renewals, or expansion over compliments and stated interest.

Specify the critical assumption, exact test customer, test offer, price if appropriate, useful sample, pass threshold, fail threshold, and maximum time and money to invest before demanding stronger proof. Call this the Minimum Viable Proof.

STEP 11 — CREATE AN EVIDENCE LEDGER

Separate the important information into WE KNOW, WE BELIEVE, and WE DO NOT KNOW. Then rank the three unknowns with the greatest ability to change the decision. Do not use minor questions to fill the list.

STEP 12 — APPLY DECISION RULES BEFORE SCORING

- If Demand is WEAK, cap the overall score at 49 out of 100.
- If Demand is UNPROVEN and no meaningful behavioral evidence exists, generally cap the score at 69 unless unusually strong external evidence exists.
- If Economics is WEAK, cap the score at 59 unless the business model can clearly change.
- If Distribution and Value Proposition are both WEAK or UNPROVEN, cap the score at 59.
- If the business depends heavily on one uncontrollable platform, supplier, regulation, or partner without practical mitigation, apply a meaningful penalty.
- If the business could work but is a poor match for my stated goals, lower the recommendation even if viability is high.

Do not allow minor strengths to mathematically hide a fatal weakness.

STEP 13 — SCORE THE BUSINESS

Provide a Business Viability Score from 0 to 100 using these priorities: Demand 25 percent; Distribution 20 percent; Economics 20 percent; Value plus Competitive Position 15 percent; Scalability and Operational Feasibility 10 percent; Founder Fit 5 percent; Timing and AI Resilience 5 percent.

Apply judgment and the score caps. Use these ranges: 90–100 exceptional opportunity with unusually strong evidence; 80–89 strong opportunity; 70–79 promising enough to pursue intelligently; 60–69 potential with meaningful validation or improvement needed; 50–59 weak in its current form; below 50 a poor use of significant resources unless substantially changed. Rarely score above 90.

State Confidence in score as HIGH, MEDIUM, or LOW. Base confidence on evidence quality rather than enthusiasm. A high-scoring but mostly hypothetical business should still receive LOW confidence.

STEP 14 — CHOOSE ONE DECISION

- **BUILD**: High viability and high confidence. Evidence supports meaningful investment.
- **TEST**: High viability and low confidence. The opportunity looks attractive, but critical assumptions remain unproven.
- **MODIFY**: Low viability but improvable. Something may be valuable, but the current version is weak.
- **PASS**: Low viability and low upside. The likely return does not justify the risk, effort, or opportunity cost.

FINAL VERDICT

Finish with this structure:

THE VERDICT

Business Viability: XX/100

Confidence: HIGH, MEDIUM, or LOW

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**Founder Fit:** EXCELLENT, GOOD, QUESTIONABLE, or POOR

**Decision:** BUILD, TEST, MODIFY, or PASS

**Why this could work:** One concise paragraph.

**Why this could fail:** One concise paragraph.

**The killer assumption:** [Answer]

**The biggest hidden opportunity:** [Answer]

**The biggest hidden danger:** [Answer]

**The strongest evidence against the idea:** [Answer]

**The smartest change I would make:** [Answer]

**The Minimum Viable Proof I would require:** [Answer]

**If this were my money:** Tell me exactly what you would do next. Do not hedge.

THE 30-SECOND ANSWER

Explain the decision to a smart friend who has never taken a business class using: "This
business is interesting because… The part I do not trust yet is… The thing that matters
most is… Before investing heavily, I would… If that works, I would…"

MY NEXT THREE MOVES

Give exactly three actions in priority order. Make each specific enough to begin tomorrow.

FINAL PRINCIPLES

Do not reward complexity. Do not mistake analysis for evidence, market size for
opportunity, customer interest for willingness to pay, revenue for a good business, AI
novelty for defensibility, or viability for founder fit. Do not average away fatal
weaknesses. Show what is known, assumed, and still unproven. Help me learn the most
important thing as quickly and cheaply as possible.
```

03 Test the quality of the output

Do not accept the first polished report simply because it sounds authoritative. Run this supplied audit in the same conversation.

```
PROMPT

Audit your stress test. Return PASS or FAIL for each requirement and correct every
failure:

  1. The business is defined in one clear sentence.
  2. Only three to five genuinely controlling variables were selected.
  3. Facts, reasonable estimates, assumptions, and unknowns are clearly separated.
  4. Each of the five business gates has an explicit rating.
  5. The strongest case against the business is serious rather than ceremonial.
  6. The killer assumption could materially change the decision.
  7. The Minimum Viable Proof requires customer behavior rather than compliments.
  8. The proof includes a pass threshold, fail threshold, and maximum investment.
  9. All applicable score caps were applied.
 10. Confidence reflects evidence quality rather than the tone of the report.
 11. The report chooses exactly one decision: BUILD, TEST, MODIFY, or PASS.
 12. The next three moves are specific enough to begin tomorrow.

After the audit, provide only the corrected sections and a short explanation of what
changed.
```

What success looks like

- You can explain the business in one sentence without hand-waving.
- You know which three to five variables deserve attention first.
- You can distinguish evidence from assumptions.
- You have a credible argument against the idea, not merely a list of minor concerns.
- Your score cannot hide weak demand, economics, distribution, or value.
- Your next test asks customers to do something meaningful.
- You know how much you will risk before stopping to review the evidence.

> A low-confidence TEST can be more useful than a high-sounding score. It tells you the idea may deserve attention while admitting that the market has not answered yet.

04 Nothing happened? Check these first

- **Confirm the message was submitted.** Make sure the prompt is in the conversation, not still sitting unsent in the message box.
- **Check the idea area.** Replace the placeholder with either your idea packet or the supplied practice idea.
- **Tell it to continue.** If the AI stops to ask questions, reply: “Continue now using labeled assumptions. List any missing information that could change the verdict.”
- **Ask it to resume.** If the answer stops partway through, request: “Continue from the next unfinished section without repeating completed sections.”
- **Use a clean conversation.** If unrelated earlier instructions distorted the response, start a new conversation and paste the stress test again.
- **Split the input if necessary.** Paste the operating prompt first and say, “Wait for my idea packet.” Then paste the packet and say, “Run the complete test now.”

05 Build your Minimum Viable Proof

A **Minimum Viable Proof** is the smallest amount of real customer behavior that would justify more investment. It is not the smallest product you can build. Building can consume weeks while leaving the main assumption untouched.

1

1

Choose the killer assumption

Use the assumption that causes the most damage if false. Do not begin with the question that is easiest or most enjoyable to test.

2

2

Name the exact test customer

Use a narrow initial segment. “Small businesses” is too broad. “Independent plumbing-company owners who already pay for lead generation” is testable.

3

3

Create the smallest credible offer

Offer the result manually if that lets you test demand before building software, hiring heavily, or creating complex operations.

4

4

Ask for behavior

Where appropriate, request payment, a deposit, a signed pilot, access needed to perform the work, meaningful usage, or another real commitment. “Sounds interesting” does not pass the test.

5

5

Set thresholds before outreach

Choose the sample, pass result, fail result, time limit, and spending limit before seeing the responses. The thresholds should reflect your business and actual risk tolerance rather than pretending one universal number fits every idea.

6

6

Run the test and update the ledger

Record what customers did. Move evidence into WE KNOW, retain unproven explanations under WE BELIEVE, and keep material gaps under WE DO NOT KNOW.

SCRIPT

```
Hi [name] — I am testing a service for [specific customer] that helps with [specific outcome]. The first version is [brief description of what you will deliver].

I am looking for [number] pilot customers who will [payment, deposit, agreement, access, usage, or other meaningful commitment]. The proposed price is [price or clearly stated pilot terms].

Would you be willing to review the exact offer and decide whether to participate? A direct no is useful; I am testing the offer, not looking for encouragement.
```

CHECKLIST

- The test targets the killer assumption.
- The customer segment is specific.
- The offer is concrete enough to accept or reject.
- The requested behavior means more than stated interest.
- The pass and fail thresholds are set in advance.
- The time and money cap is explicit.
- A failed test will trigger a modification or stop, not an improvised excuse.

06 Worked example: AI follow-up service

Consider the illustrative idea: an AI follow-up service for independent home-service companies, priced at $300 per month, intended to improve follow-up on estimates and missed inquiries. These figures demonstrate the process; they are not verified market claims or forecasts.

STRESS-TEST AREA	ILLUSTRATIVE RESULT
Paying customer	The business owner
Desired outcome	More booked work from leads already generated
Offer	A managed follow-up service
Alternatives	Manual follow-up, existing software, or doing nothing
Controlling variables	Urgency, access to lead data, measurable conversion improvement, retention, and support cost
Possible gate ratings	Demand: UNPROVEN; Distribution: PROMISING; Value: PROMISING; Economics: UNPROVEN; Competitive Position: UNPROVEN
Killer assumption	Improved follow-up creates enough measurable value for owners to keep paying

Illustrative economics

The proposed $300 monthly price is known because it is part of the idea. Acquisition cost, support burden, retention, refunds, and customer willingness to provide necessary access remain unknown.

At 100 customers, illustrative revenue would be $30,000 per month. If direct costs excluding unknown support burden were $5,000–$10,000, the amount remaining before sales, support, compliance, and general overhead would be $20,000–$25,000. That is not a forecast. It exposes the requirement that support and acquisition cannot consume the margin.

Illustrative red team

- Owners may not trust the service with customer communication.
- Existing tools may already be good enough.
- Customers may cancel because results are difficult to attribute.

Illustrative Minimum Viable Proof

Approach 20 qualified owners. Ask five to pay a deposit for a manually supported pilot. Require meaningful weekly use and look for at least three paid continuations. Stop after two weeks or $1,000 unless the evidence justifies more investment. These thresholds are illustrative and should be changed to match the founder's risk tolerance and situation.

> The smarter initial version might focus on one trade, begin as a managed service, and promise a measurable workflow outcome rather than selling "AI." AI may lower delivery costs, but "uses AI" is not a defensible advantage by itself.

07 Improve the decision with evidence

Correct the inputs instead of defending the idea

If you already serve 40 companies in the target trade, distribution may be stronger than the report assumed. If those companies already have unused follow-up automation, the value proposition may be weaker. Add the evidence and rerun the relevant sections.

PROMPT

```
Update the stress test using this new evidence: [PASTE VERIFIED EVIDENCE].

State which assumptions changed, which gate ratings changed, whether a score cap now
applies or no longer applies, and whether the decision should remain BUILD, TEST, MODIFY,
or PASS. Do not change sections that the new evidence does not affect.
```

Verify consequential claims

Check current competitor, pricing, regulatory, technical, and market claims with reliable sources before acting on them. If a claim could materially alter your investment, reputation, compliance obligations, or customer promise, do not rely on an unsupported AI statement.

Keep score and confidence separate

RESULT	INTERPRETATION
High score, low confidence	Attractive hypothesis with important missing evidence. Usually TEST.
Low score, improvable version	The present version is weak, but a meaningful change may help. Usually MODIFY.
High score, high confidence	Evidence may support meaningful investment. BUILD still requires human judgment.
Low score, low upside	The likely return does not justify the risk or opportunity cost. PASS.

Common mistakes

- **Using compliments as validation:** Friendly reactions are weak evidence.

- **Analyzing everything equally:** Spend attention on controlling variables.
- **Using fake financial precision:** Use ranges and label unknowns.
- **Averaging away a fatal flaw:** Apply the score caps before calculating the final score.
- **Building before testing:** Test the killer assumption with the smallest credible offer.
- **Selling AI rather than an outcome:** Customers may care more about the result, trust, integration, and reliability.
- **Letting analysis become procrastination:** The report should end in customer contact or a conscious decision to stop.

08 Repeat the process on another idea

Save the complete prompt. For each new idea, repeat the same five-part cycle:

1. **Define:** Put the customer, outcome, offer, model, and alternative into one sentence.
2. **Stress:** Find the controlling variables, test the gates, and red-team the thesis.
3. **Verify:** Check consequential external claims and correct weak inputs.
4. **Prove:** Ask for the smallest meaningful customer behavior.
5. **Decide:** BUILD, TEST, MODIFY, or PASS using both viability and confidence.

Practice variations

After completing one full test, rerun only one changed variable at a time. This helps you see which changes actually improve the opportunity.

- Test a narrower customer segment.
- Compare the original price with a different pricing model.
- Replace software development with a manually delivered pilot.
- Compare a direct-sales route with an existing audience or relationship advantage.
- Test whether a different offer solves the same customer problem more convincingly.

> PROMPT
>
> ```
> Compare the original business with this variation: [DESCRIBE ONE CHANGE]. Keep all other assumptions constant where possible. Show only the variables, gate ratings, economics, failure modes, Minimum Viable Proof, score, confidence, and decision that materially change. Explain whether the variation is genuinely stronger or merely different.
> ```

09 Your finish line

You have completed the guide when you can check every item below:

CHECKLIST

- I ran the complete stress test on one specific idea.
- I audited the output instead of accepting polished language at face value.
- I can name the three to five variables controlling the idea.
- I know the strongest case against pursuing it.
- I separated what I know, believe, and do not know.
- I identified the killer assumption and my point of no return.
- I designed a Minimum Viable Proof based on customer behavior.
- I set pass, fail, time, and spending limits before the test.
- I know which consequential claims still require verification.
- I chose BUILD, TEST, MODIFY, or PASS—and I know what happens next.

You now have more than an AI opinion. You have a repeatable way to pressure-test an idea, expose the evidence gap, and learn from the market before enthusiasm becomes expensive.

Want the reasoning behind the process?

Read this related article for deeper context on pressure-testing AI answers, finding load-bearing assumptions, and the role of human judgment: https://chuckgoetschel.com/ai-insights/pressure-test-chatgpt-answers

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