

BUSINESS PLAN

BUSINESS MODELS INNOVATION ON STUDENT COMMUNITIES

KAMMOUH MOHAMAD

Contents

Business Model	2
Description of the Service	2
Strategic Plan	6
PORTER’S FIVE FORCES	6
MARKET SEGMENT	8
PEST	8
SWOT	9
Business Model Canvas	10
Marketing Plan	13
Brand partnerships	13
Social media	14
Communities	14
Social events	14
Market Demand	14
Operational Plan	17
Create a company	17
Platform	17
Quality procedure	17
Monitoring	17
Maintenance and improvement	18
Pricing tactics	18
Launching	18
Organizational Plan	20
Critical human resources	20
Organization Structure	20
Financial plan	21
Financial Assumption	21
Results	27
Future development	29

Business Model

Description of the Service

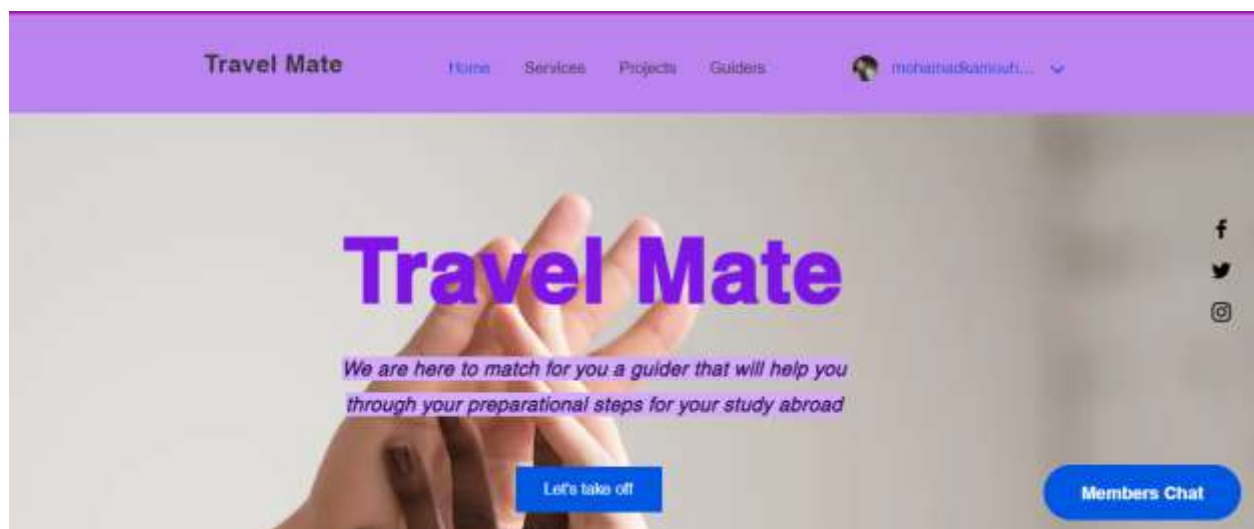
This research study is related to student communities globally and the facilitation that could be offered for their study travel treated in a new innovative model. It merges the society and lets students provide services related to the study travel for each other.

This service will offer a peer-to-peer platform to link a student traveling to study abroad with another student who has already made the same journey to get help.

On the website's homepage, you can find several tabs you can access, which are listed below.

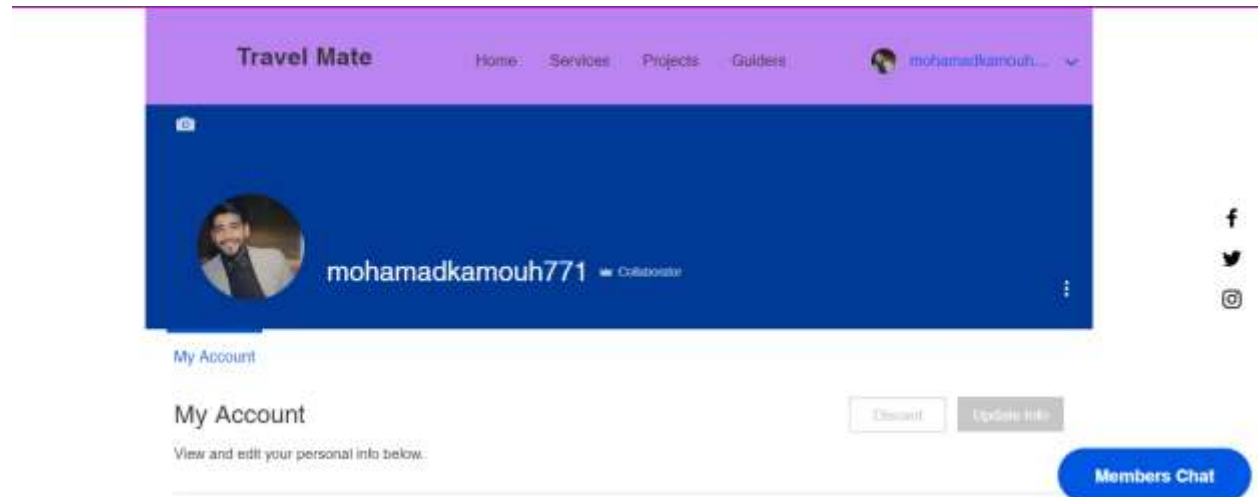
Home:

On the homepage, you can find a description of the service.



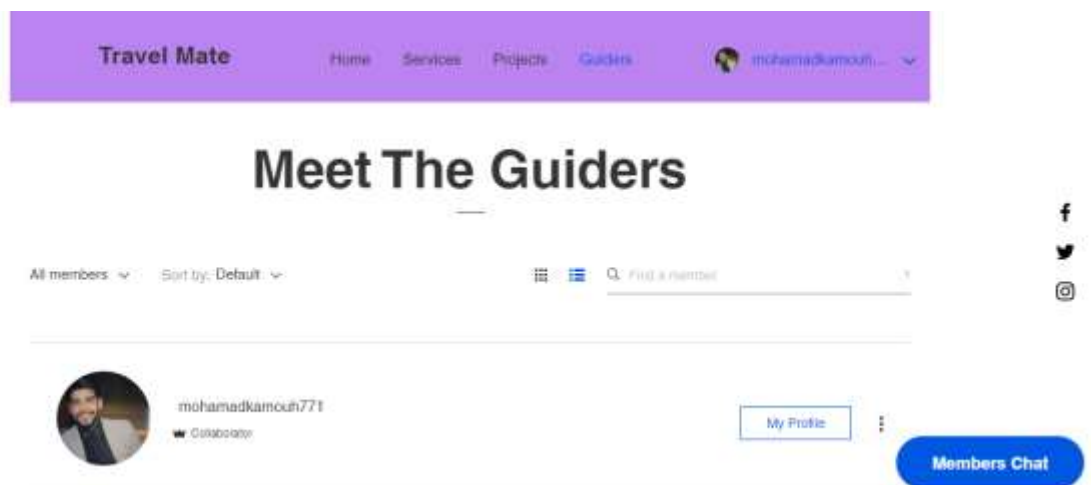
My account:

On the My Account page, you can find all information related to your profile.



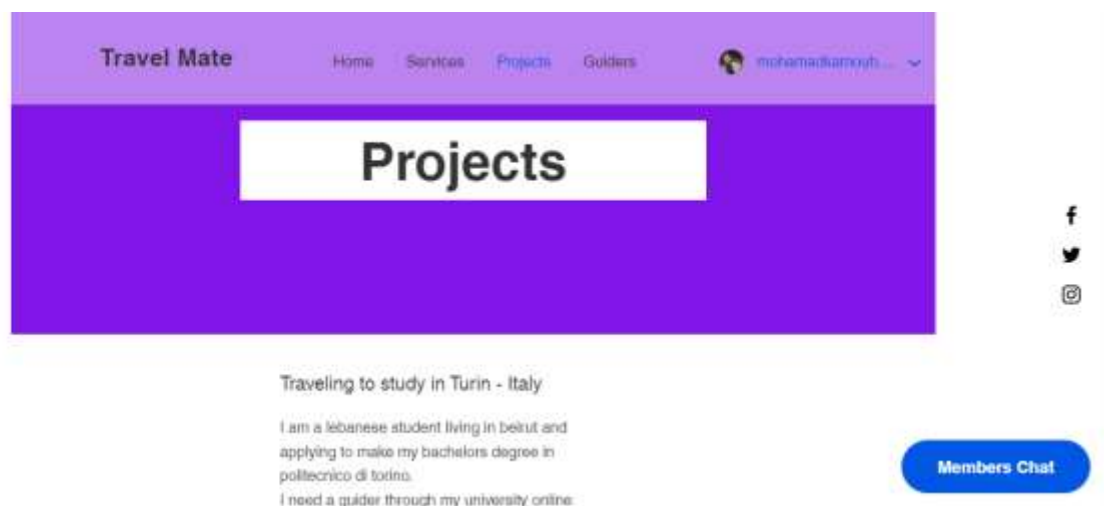
Guiders:

On the Guiders page, you can find by filtering the right match for you to ask for services from.



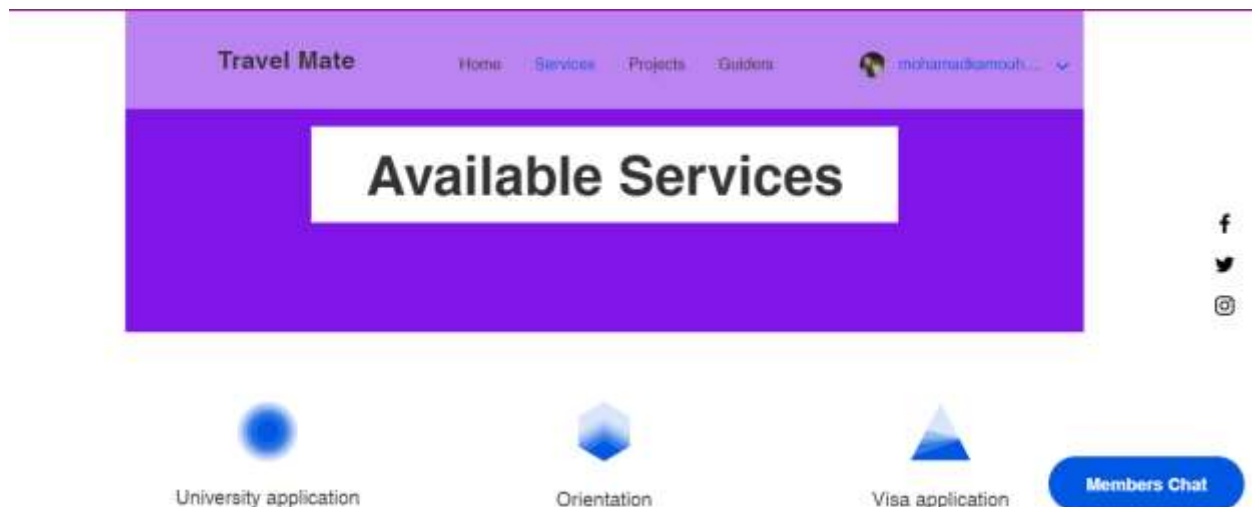
Projects:

As a guide, you can find projects posted by people to get help on the project page.

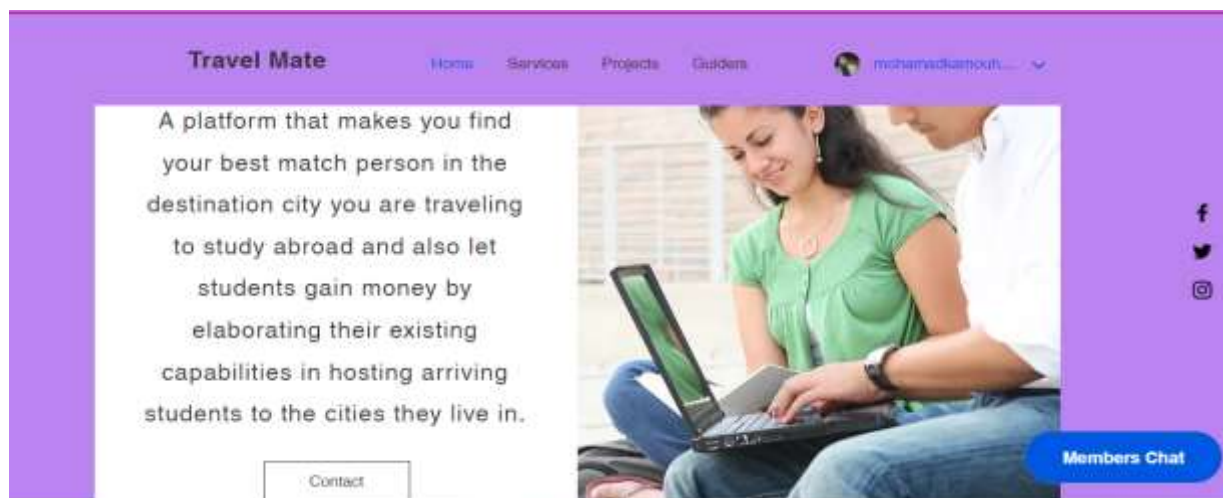


Services:

You can find the services offered and the packages on the services page.



About:



Strategic Plan

The journey of a student who is traveling to study is not simple, and a lot of difficulties may happen, so these noticed problems can be solved by making an innovative method regarding student communities the world; this method can be scaled up to contain all the markets in the world, which will surely make a positive global impact regarding the education movement and the student communities, This method can also agitate societies and encourage new students to start thinking about studying abroad due to the facilitation that has been provided.

As noticed that existing models are not always perfect and optimized for the benefit of the student, and can't cover all the market demand, then a need for further research is born to know if it is possible to apply a new innovative method that can fill the gaps.

PORTER'S FIVE FORCES

1. **SUPPLIERS:** Resident students, Residents

BARGAINING POWER OF SUPPLIERS is low

The reason for the low bargaining power of suppliers is that suppliers are plenty (e.g., addressing a university we would have many international students that already did all steps, so they can guide since they did it, the switching cost will be 0 and depends on the rating and review of each supplier. Also, many resident people can offer this service since they know their city and have more facilities to host a new student coming to the town.

2. **INDUSTRY COMPETITORS:** Education First, You abroad, Educational Consultants, Study abroad, Uniagent, Global reach.

INDUSTRY RIVALRY Low

The rivalry between established competitors is considered low because:

- The market concentration is high. Hence the number of firms in the market worldwide is low
- The diversity of competitors is low; all competitors deliver almost the same service, and none of them are providing our leading service
- The industry is not growing much

3. **BUYERS:** Students

BARGAINING POWER OF BUYERS: low

Since we are the only offerors of this service and the people who are buying are not the students themselves but their families who are for sure able to pay since they already decided to let their son/daughter travel, and since we are offering an essential service that allowed the parents to be less stressed for sure they are going to pay.

Instead, there will be high bargaining power to our suppliers since, in the application, customers can change without switching costs and quickly since the price and rating of each supplier can be shown for every customer.

4. **SUBSTITUTES:** Friends, Relatives, Existing agencies copying the idea

THREATS OF SUBSTITUTES are low.

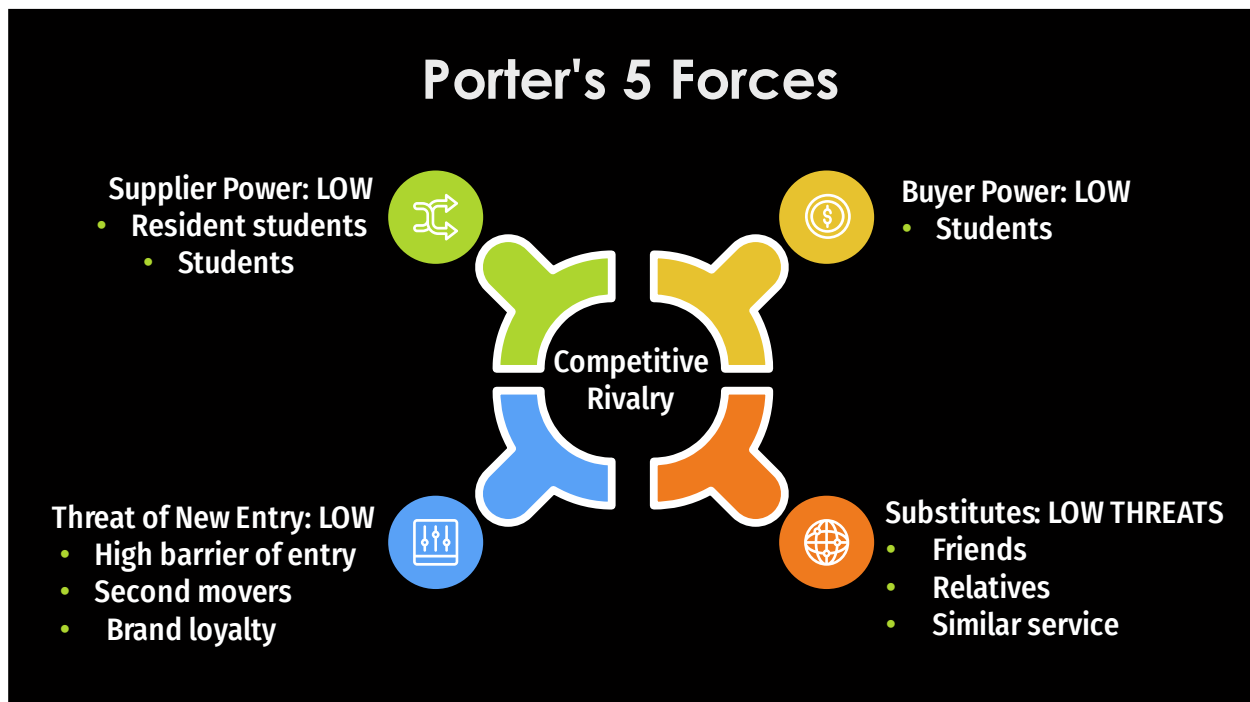
The customers have a low propensity to substitute our service with others since they should from the beginning not to consider us since they have relatives in the destined city, and this is a low percentage or another agent to copy our service. Still, they will have the disadvantage of late entry and not being the first movers.

5. **POTENTIAL ENTRANTS:** the probability that new entrants will join the industry is low

THREATS OF NEW ENTRANTS is low

The main reasons not driving potential entrants are:

- brand loyalty since they are not first movers, they need time to create brand loyalty.



MARKET SEGMENT

The main customers are students for any study travel.

PEST

Political: Taxation policies towards us, and maybe for students or residents if they exceed some specific income, and it depends on which country we are going to create the company.

Economic: students that need some small income will get benefits, or resident families will have extra income for this service, so in general, it is a new part-time job opportunity.

Social: it creates and merges a new community between students themselves or their families, creating more social relations.

Technological: after the pandemic, most people are familiar with online meetings. They can easily communicate with each other. The link between the user and customer will be using a platform, so a specific CRM should be configured and used regarding our prototype.

PEST Diagram

Political Factors

Taxation policies towards us, and maybe for students or residents in case they exceed some specific income, and it depends in which country we are going to create the company.

Social Factors

it creates and merges a new community between students themselves or students and families, more social relations will be created.



Economic Factors

students that need some small income will get benefit or resident family will have extra income for this service so in general it is a new job opportunity.

Technological Factors

After the pandemic period, most of the people are now familiar with online meetings in which they can easily communicate with each other and the link between the ser and customer will be using a platform so a specific CRM should be configured and used regarding our own prototype.

SWOT

Strengths: Our leading service is unique. We are in a *blue ocean*, and no one has offered it before; besides the logistics will also be exceptional, our market will be directed worldwide, we also don't have ongoing cost since what we are selling is a service provided by users to customers, or we are selling a service due to our partnerships with universities.

Weaknesses: to be diversified in all the world it would need some time to make some significant relations, a unique logistics criterion should be built otherwise it may be a weakness to scale up, beside a critical point will be the marketing plan in which it may decide whether we may succeed or fail.

Opportunity: having partnerships with the universities will give customers loyalty and trust. Besides, the massive demand for studying abroad will guarantee a significant return.

Threats: a new pandemic on earth will be a massive threat and some legal problems regarding taxation policies etc....

SWOT Diagram

Strengths

Our main service is unique, and no one has offered it before, besides the logistics (xRM) will also be unique, our market will be directed worldwide, we also don't have continuous cost since what we are selling is a service provided by users to customers or we are selling a service due to our partnerships with universities.

Opportunities

having partnerships with university will give customers faith and trust besides the huge demand of studying abroad will guaranty a good return.



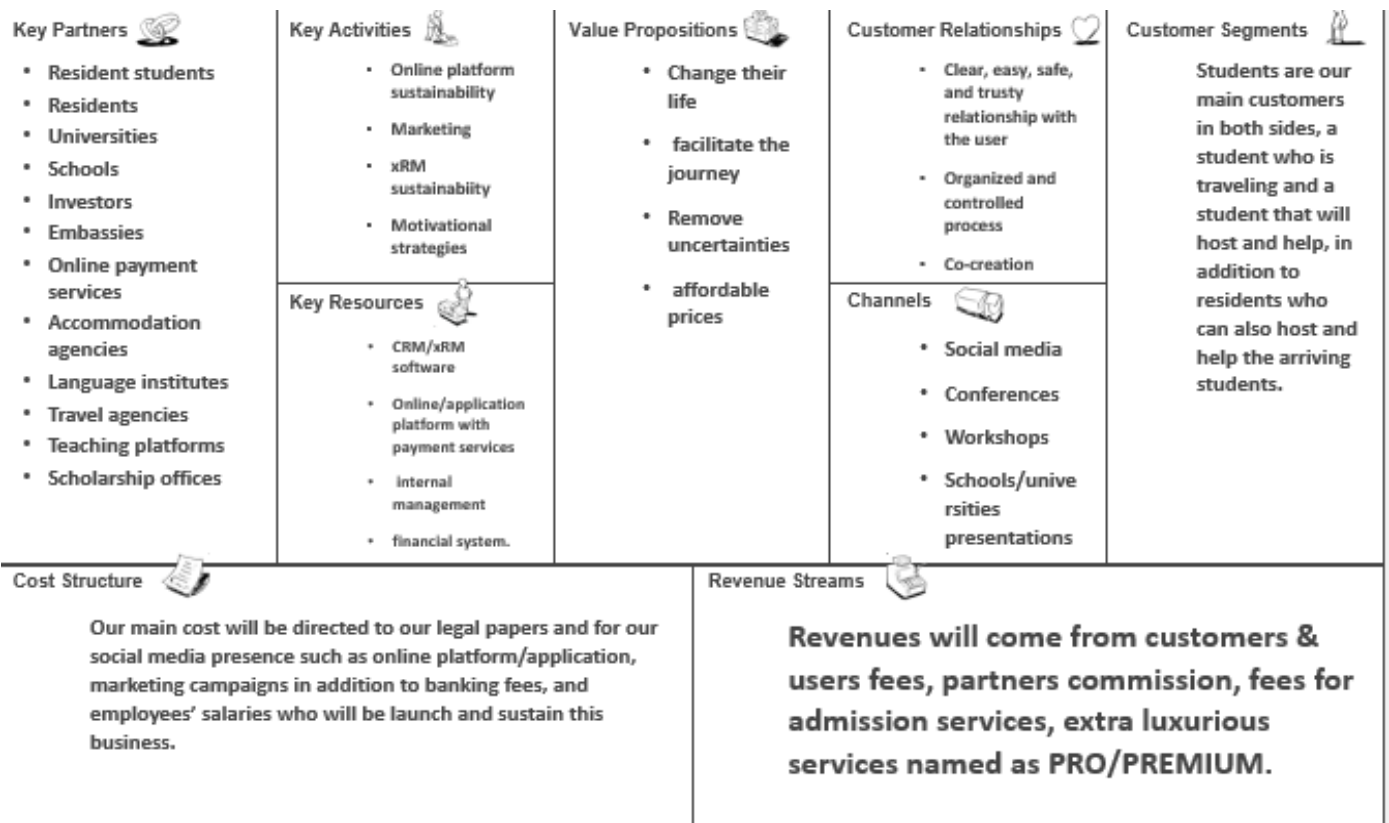
Weaknesses

to be diversified in all the world it would need some time to make some big relations, a unique logistics criterion should be built otherwise it may be a weakness.

Threats

a new pandemic and closing life on earth will be a huge threat in addition to some legal problems regarding taxation policies etc....

Business Model Canvas



- Key Partnership

Resident students, residents, Universities, Schools, Investors, Embassies, online payment services, accommodation agencies, language institutes, travel agencies, teaching platforms, scholarship offices

Resident students & residents are the suppliers that will offer the service to the customer.

Universities & scholarship offices will be partners that they will recommend to us.

Investors will believe and boost the idea.

Embassies will recommend us for students who are applying to travel.

Online payment services will be partners since we need a robust and easy payment system on our platform.

Platforms' accommodation (Airbnb), language, travel, and teaching agencies will be partners in which they can promote us since they will be a bottleneck for a traveler student.

- Key Activities

Online platform sustainability, marketing, CRM, network, motivational strategies

To successfully achieve our proposed values, we need a concrete and robust online platform that link people together with updates continuously adding to a huge marketing plan; otherwise, it is going to be useless, and a perfect customer relationship management configured regarding our need to maintain all processes controlled and managed, with also a vast network to make adding values from our partnerships to be fully trusted and known, adding to motivational strategies from old customers that will provide past experiences for new customers, helping and motivating them.

- Value proposition

Change their life, facilitate the journey, remove uncertainties, affordable prices.

Since every year, millions of students are traveling for study aims; we are offering a service to facilitate their journey pre and post-travel by linking them to other resident people that will help them pre-post travel in which their uncertainty and hardship will become negligible.

- Customer relationship

The relationship a customer expects from us is a clear, easy, safe, and trusty relationship with the user

The organized and controlled process from our part to maintain the stability of his journey

Co-creation will be implemented since a customer will update and make a future change regarding feedback that will affect the future processes

- Customer segment

Students, residents

Students are our main customers on both sides, a student who is traveling and a student who will host and help, and residents who can also host and support the arriving students.

- Key resources

Our primary vital resources that will make our idea work are concrete and robust CRM software, an online/application platform with payment services, internal management, relations/network, a financial system, perfect marketing plan.

- Distribution channel

Social media, conferences, workshops, universities presentations

Nowadays, social media strategies and marketing are working the best and will not cost us much. A physical presence will also be an added value by presenting services and offers for institutions.

- Cost structure

Our main cost will be our legal papers and our social media presence, such as online platform/application, marketing campaigns, banking fees, and employees' salaries to launch and sustain this business.

- Revenue stream

Revenues will come from customers & users' fees, partners' commission, fees for admission services, extra luxurious services named as PRO/PREMIUM.

Customers will pay services fees for users, and a percentage from that will be for us, adding other revenue strategies that can be demonstrated later.

Marketing Plan

Our goal is to reach people traveling for studying or any other aim, to show them that there exists a human resource service that can be very beneficial for them to facilitate their journey and pay a small amount of money. This service will cost less than an unexpected problem that could let a person spend more. Also, it will help to make quick relations in a new country that will facilitate the procedures needed to be done.

This service will be based on trust, collaboration, social improvement, enterprise, better life, and easier socializing. Boundaries between cultures will be removed; in 20 years, diversity will not be seen anymore since cultures and people from different societies socialized more than we are nowadays.

It will be done peer-to-peer service in which a customer can choose the services available on the platform, choose the user regarding reviews and ratings, and have an acceptance from the user to make the desired services.

One of the main objectives is to make as much as we can, a fair opportunity to everyone, not just the person who by coincidence have a friend/relative living/studying in an excellent university to help to travel but rather, to give the same opportunity to a person who thinks studying in an ideal university is impossible and to let it possible by connecting him to a user may be from his same or different nationality to help him through all his challenging procedure to apply and to take care when the customer arrives.

This platform will be on the internet where people for mutual benefits, one to have an essential service, other to make some money quickly, be united and connected.

The aim, as mentioned before, is to help students and facilitate their journey when they travel without paying a lot for an agency but to pay quarter the amount and let the society work together, and this will increase the global movement between countries which will make a social and economic positive impact for the destined countries.

We are not targeting people to convince them to travel; we are targeting people that need facilitation for their travel.

Our marketing strategy will be as follow:

Brand partnerships

Brand and well-known partners are essential for trust and recommendations.

- Universities: as a starting point for any startup, it should make the idea works in a small range first, then to develop and enlarge, starting from a very beginning university relation which is Politecnico di Torino, by introducing the startup and having direct contact to communicate with Politecnico students that are in the process of mobility programs, international office to know the upcoming students (customers)

and communities of international students (Student's associations) as users. the marketing channels outside Italy will be focused just on the countries where the number of students at Polito is high (Europe, China, Pakistan, India, Iran, etc.....)

- Italian cultural centers/Italian embassies: to directly contact people who are applying for the visa and let them be in contact with students who are already in Torino, for example, to let them get a human resource service in their Pre/post-travel.
- Studying outside Agencies: the service will be introduced to people traveling through their agency (competitor analysis mentioned above).
- Travel agencies introduce our service as done for uber Airbnb. After booking a ticket, this service will be submitted for any human resource service in the destination country.
- Airbnb and any other similar platform: our service can be complementary for Airbnb since they offer physical resource service by a host, this same host can be on our forum as a user to make also human resource service for his guest, or our platform will be promoted for people who book on Airbnb.

Social media

a massive campaign on social media targeting firstly the countries mentioned above related to nationalities that exist at Polito, smooth and easy demonstration to understand the service and join the platform.

Influencers, YouTubers, bloggers, and students (customer/user) share their great experience and success story using the service and connecting with other people for a guide in a new destination.

Website engagement and SEO/SEM

Communities

Building communities will enhance trust through regular and continuous communication by sharing news, blogs, stories, experiences, photos, competition between users, etc.....

Social events

Direct/virtual contact with students by promoting and introducing the service and its benefit

We are gathering for our community Users/Customers adding to press campaigns.

Market Demand

As for advice that mentors always mentioned in entrepreneurship, a start-up should firstly focus on a small market segment and never aim to catch from the beginning the same market as Facebook or Airbnb do.

So, as a starting point, we aim to work and catch the market of students in Torino, which will be almost the same as the piedmont market.

We are looking for the number of international students that arrive in Piedmont each year which will be the “Available Market”, and the number of international students that already exist to be users that give a service for customers.

Clarification:

We escaped looking for the potential market since we have a final number of students who did come and studied in which this number will be the available market for us in which we can offer them a service to be linked to another existing student preferably from his same country to give him a consultancy and services during the travel journey.

Then, this available market will be offered to come and use our platform by using social media campaigns and all marketing strategies listed above. We expect 80% of the people to interact since we offer a service that will facilitate their procedure and journey while paying a small amount of money.

Regarding the penetrated market, we believe that all people who are do go to study abroad have the potential to use our service and be linked for someone to help however the kind of service, let's take into account not 100% but 40%, supposing 60% of travelers each year have already friends/relatives that are preparing and helping them, which he (the author) believes the percentage is less due to his experience, adding a 5% minimum percentage of students who are convinced to study abroad due to our existence and facilitation. In comparison, this 5% will be 5% of the number of served markets, and this market will depend on the marketing results and will not be counted in the table below. The number of the penetrated market will be the minimum and could be more.

In the table below²⁰, we will see the number of international students that come to study in Piedmont, which are the customers that will ask for a service; in addition, we mentioned the number of users only to be sure that all our customers will be served since the number of available users is ten times more than the customers and as mentioned that the service will not be launched until we are sure that we have used to satisfy the need of customers fully.

Customers	first customer segment (international students torino"polito/unito")		
	Piemonte	Italy	Worldwide
Arriving international students			
Available market	1,878	17,712	6,000,000
Served market	1,502	14,170	4,800,000
Penetrated market	601	5,668	1,920,000
Users			
Resident international students			
Available market	14,736	134,451	220,000,000
Served market	11,789	107,561	176,000,000
penetrated market			

Title: Market Demand

Our plan, as we said to start in a small market segment which is Piedmont that includes mainly Politecnico di Torino and University of Turin international students, and as a result, we can reach a minimum of 600 international students that need a person to help, which is starting from 600 requests on our platform.

An important point that should be taken into consideration is that our expansion in the market strategies should be in the city we are looking for by getting users and by other methods to attract the customers from bottleneck places as mentioned above, We should not contact into a trap of lack of users from aside or not having customers to request services from users from another side.

Finally, this number is reached by looking to 2 universities; in the table above, there are expectations of market demand if we scale up our business to be all over Italy as a second phase and ultimately worldwide with taking care to not get into the trap mentioned above.

As a starting point, several 600 customers are not too high. Still, it will be good to study the environment and the platform traffic and functionality that will lead to good optimization and correction for all procedures by trial and error that will let us have a perfect level before scaling up to be serving all earth.

Operational Plan

After we mentioned our goals in the strategic plan, which was to create a platform to link students to help each other while they are preparing for a study travel journey instead of paying a significant amount of money as usual for an agency, our solution is to let the society work together and allow a person pay less than the normal while having a similar or even better service.

Our operational plan will consist of plenty of objectives, and we will go through it step by step as if we are starting until launching, executing, and long-term goals.

Create a company

- Prepare legal papers needed to create a company
- Trademark registration

Platform

- MVP
- Steps of the journey between the user and customer
- Contract and policies for user and customer
- Income estimation for the user to motivate them
- User and customers can suggest additional services regarding their capabilities
- Communities' tribes

Quality procedure

- Quality check to accept users
- Testing the users
- Profile completion with valuable skills to support and host a person
- Correctness of user's steps to complete journey
- Certified users
- Rating and reviews for users
- Yearly event
- Training for users and updates

Monitoring

- Updated status for each deal
- Continuous follow up & reporting with customers and users
- Smooth flow of procedures and connection between customer and user

- High-quality customer service
- Contribution and quick actions when needed
- Investigations for some problems when needed
- Continuous statistical analysis for the results to improve

Maintenance and improvement

- Continuous technical implementations for the platform
- Continuous database implementation
- Friendly and easy platform
- High security of payments and personal data

Pricing tactics

- Identify the benefit of using our platform economically, which will make the person save money by a safe and straightforward procedure instead of having problems that will cost more
- Affordable prices
- Basic, affordable price + additional higher price for luxurious services
- Full package offers
- VIP services

Launching

1. Quality check for functionality of the platform
2. Trials on the website passing by all features
3. Personal contact with individuals from countries we will decide launch to be our trained users that will satisfy the demand of customers, and all this will be by relations through the university communities
4. Marketing operational strategy:
 - a. Social media appearance on all platforms
 - b. SEM & SEO
 - c. Influencers and bloggers marketing around the goal of this social enterprise
 - d. Digital marketing campaign (posts and videos)
 - e. Launching events and conferences
 - f. Presentative videos
 - g. Studies and analysis of the benefit of our service
 - h. The goal is social as enterprise and not just profitable business
5. Wait for the first responses and get ready to start executing

6. Necessity of being a user at the beginning to quality check the procedures in real life so edits and implementation could be done directly

Organizational Plan

Critical human resources

Until now, the staff is still consisted of just with the founder; a team structure should be built to prepare for the launch of the start-up, which will involve building the website, recruiting the first users to satisfy the needs of the first customers, massive marketing campaigns, all this will be after getting some funding as seed to be able to launch.

As we mentioned before, our mission is to create a platform that connects people to let them share a human resource service regarding the guidance for a new arrival from another country and mainly for studying purposes, and this is to be done almost perfectly with the complete security of both parties, giving the customer a valuable service for a small price while for a supplier to elaborate the new competencies and gain money.

This mission and goal will be done by a tactical plan that consists of critical activities such as logistics and user/customer relationship management, concrete platform, massive and influential marketing plan.

As we mentioned before, the process that should be followed regarding the operational plan will be divided into roles and assigned to the staff. The outcome should be positive since our operational plan is coherent and based on our mission and goal.

To satisfy what we assigned, the need for critical human resources is a must,

Regarding the platform, CTO is needed to create the platform and maintain it, which will be done by a collaboration between the CTO and the CEO, which will provide all prototypes, logistics, and relationship management to be implemented.

Regarding the marketing plan, ahead of marketing & head of design is needed to make an effective plan with the collaboration with the CEO and all board members to brainstorm and then the director of marketing will execute the project with the help of the CEO and will be responsible for everything regarding marketing as external relations with freelancers of video making, graphic design, etc....

Regarding all financial stuff, a CFO is needed to take care of all the financial processes and legal papers, collaborating with the CEO to make decisions together and then to execute adding to all fundraising and presentations to establish more possibilities for funds.

Organization Structure

As still a small business, we don't need a lot of members to launch, but critical ones are necessary to succeed.

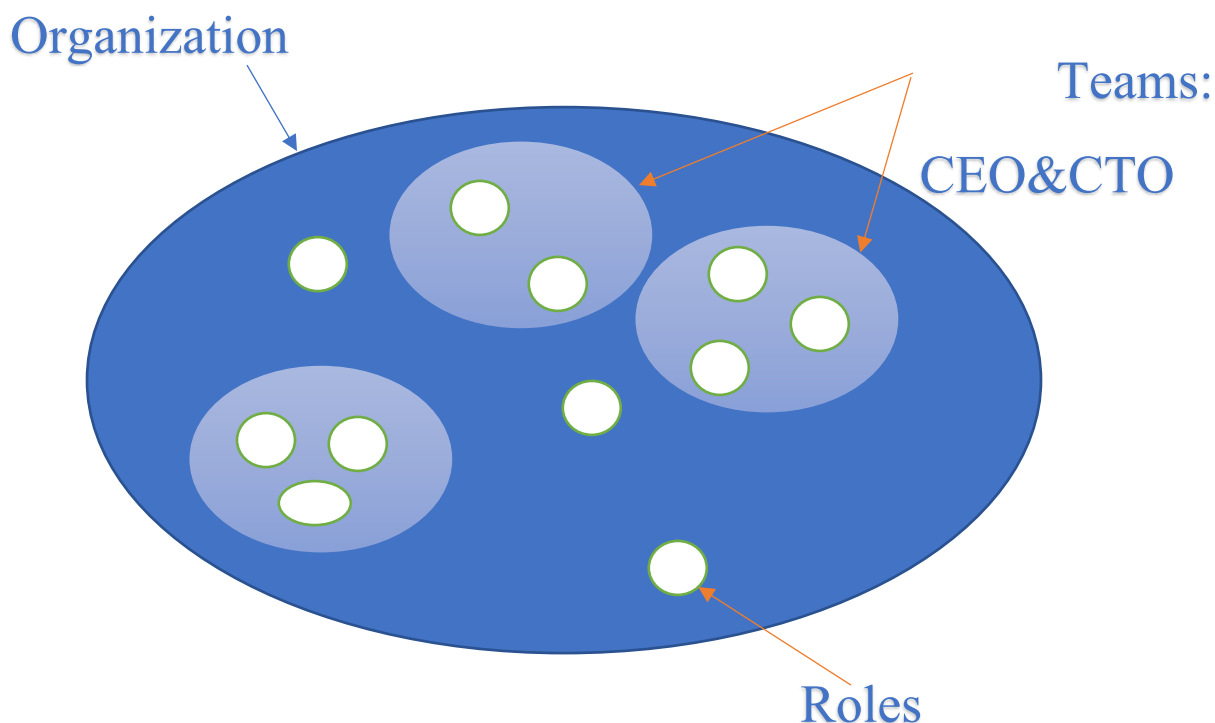
Starting from our mission then the operational plan, we could've decided the needed personnel to establish a successful start-up.

To mention that our aim is not to make a Hierarchy but rather a Holacracy which consists of decentralization, a flexible organizational structure geared toward action, to cut bureaucracy by letting individuals understand the role and solve issues themselves, no need for job description and policies.

So Holacracy will consist of a big circle that will mainly be the whole organization. Inside, there would be small circles that are sub-circles that consist of the teams in the organization working on some assigned roles. As we mentioned before, the functions are financial, technical, etc. Each batch of parts will be elaborated for a team decided as CEO & CTO or CEO & CFO, etc.....

So, there is a need for the CEO, CFO, CTO, and head of marketing & design.

And the Holacracy demonstration will be as follows:



title: Holacracy representation

Financial plan

Financial Assumption

A financial plan for a for-profit business named travel mate will provide a platform and let students willing to study abroad exchange services regarding the travel journey with other students.

Company

Name
Type

Travel Mate

For-profit organization

A business plan time horizon of 10 years, starting in January 2023.

Business Plan's Time Horizon

Start Year	(yyyy)	2023
Start Month	(mm)	1
Start Date		1/1/2023
Start Month	(mm/yyyy)	1/2023
Time horizon	Years	10
Last year in the business plan's time horizon		2032

Travel mate will have a tax rate equal to 50% of the earnings

Annual taxes will be paid each year on December 31

Taxation

Tax Rate	%	50%
Tax Day	(dd/mm)	31/12

MARKET VOLUMES - WORKSHEET 1.2

Travel Mate operates on the worldwide market.

Markets

	Market Name	Unit of measure
Market 1	Worldwide market	Student

Travel Mate estimates a **potential market** of 6,000,000 students in 2023, with a growth rate of 10% respectively in all years.

Market 1 - Potential Market				
Period description	Growth rate	[by month]	(to month)	Annual Volume
1st year		1/2023	1/2024	6,000,000
2nd year	10.0%	1/2024	1/2025	6,600,000.00
3rd year	10.0%	1/2025	1/2026	7,260,000.00
4th year	10.0%	1/2026	1/2027	7,986,000.00
5th year	10.0%	1/2027	1/2028	8,784,600.00
6th year	10.0%	1/2028	1/2029	9,663,060.00
7th year	10.0%	1/2029	1/2030	10,629,366.00
8th year	10.0%	1/2030	1/2031	11,692,302.60
9th year	10.0%	1/2031	1/2032	12,861,532.86
10th year	10.0%	1/2032		14,147,686.15

The firm estimates that its **available market** will be 22% of the potential market in the time horizon considered.

Market 1 - Available Market				
Period description	[by month]	(to month)	% of the Potential	Monthly volumes
All time horizon	1/2023		22%	110,000.00

Served market

The firm aims at the worldwide market, and they know that 80% of the study are accessed through social media.

The first year they want to serve the Piemonte market, which is 0.03% of the worldwide market, and 80% of it would be 0.024

The second-year and third-year will serve the Italian market, which is 0.3% of the available market, with 80% would be 0.24%

The fourth, fifth, sixth years will target Europe, which is 48% of the available market, with 80% of it 38.4%.

The remaining years will target all the available market, 80% of it will give an 80% of it.

Market 1 - Served Market			
Period description	[by month]	(to month)	% of the Available
1st year	1/2023	1/2024	0.024%
2nd year	1/2024	1/2025	0.24%
3rd year	1/2025	1/2026	0.24%
4th year	1/2026	1/2027	38.4%
5th year	1/2027	1/2028	38.4%
6th year	1/2028	1/2029	38.4%
7th year	1/2029	1/2030	80.0%
8th year	1/2030	1/2031	80.0%
9th year	1/2031	1/2032	80.0%
10th year	1/2032		80.0%

Penetrated market

Due to our survey, the penetrated market will be around 90% after the marketing campaign.

Market 1 - Penetrated Market			
Period description	[by month]	(to month)	% of the Served
	1/2023	4/2023	0.0%
after marketing campaign	4/2023		90.0%

REVENUES

3.1 Market Revenues

Revenues are directly linked to the market volumes of worksheet 1.2.

Travel Mate estimates a 37.5 EUR per student requesting a service since the service package average is 250 EUR, and our commission will be a sum of 15% from both parties.

Starting Revenues per Unit			
	Market	Revenues per Unit	Currency
Market 1	Worldwide market	37.50	EUR

The average revenue will remain through the time horizon.

Revenues per Unit			
Period description	Growth Rate	[by month]	(to month)
1st year		1/2023	1/2024
2nd year	0.0%	1/2024	1/2025
3rd year	0.0%	1/2025	1/2026
4th year	0.0%	1/2026	1/2027
5th year	0.0%	1/2027	1/2028
6th year	0.0%	1/2028	1/2029
7th year	0.0%	1/2029	1/2030
8th year	0.0%	1/2030	1/2031
9th year	0.0%	1/2031	1/2032
10th year	0.0%	1/2032	

COSTS - WORKSHEET 1.6; 1.7; 1.8

This section specifies the costs, dividing them among the following paragraphs/worksheets according to their type.

4.1 Investments - WORKSHEET 1.6

The platform will cost 15000 EUR, and a significant initial marketing plan will be for a maximum of 10000EUR.

Investments				
Description	Date	Depreciation coefficient *	Amount	Currency
Website	1/1/2023	50%	15,000.00	EUR
Initial marketing	1/1/2023	100%	10,000.00	EUR

4.2 Fixed Costs - WORKSHEET 1.7

We decide to have employees cost five employees for the first three years for an average of 7350 per month.

And 10 in the remaining years.

While for marketing an average of 500 EUR per month

Other Costs

Description	Starting month	Ending month	Amount	Currency
Employees	1/2023	12/2026	12,250.00	EUR
Employees	1/2027	12/2032	24,500.00	EUR
marketing	1/2023	1/2032	500.00	EUR

TERMINAL VALUE - WORKSHEET 1.11

At the end of the Business Plan's time horizon, the business operations will continue for three years,

with the same net earnings of the business plan's time horizon last year.

Terminal Value

Business operations beyond the Business Plan's time horizon and final selling or liquidation of the business activity

Last year in the business plan's time horizon	2032
Terminal year (at the end of this year, the business activity is sold or liquidated)	2035
Number of years between the last year of the business plan's time horizon and the terminal year	3
Net earnings in the last year of the business plan's time horizon, 2032	42,018,628
Constant annual growth rate of the net earnings in the period 2033-2035	0%
Selling price or liquidation value of the business activity at the end of 2035	0

Financial Indicators

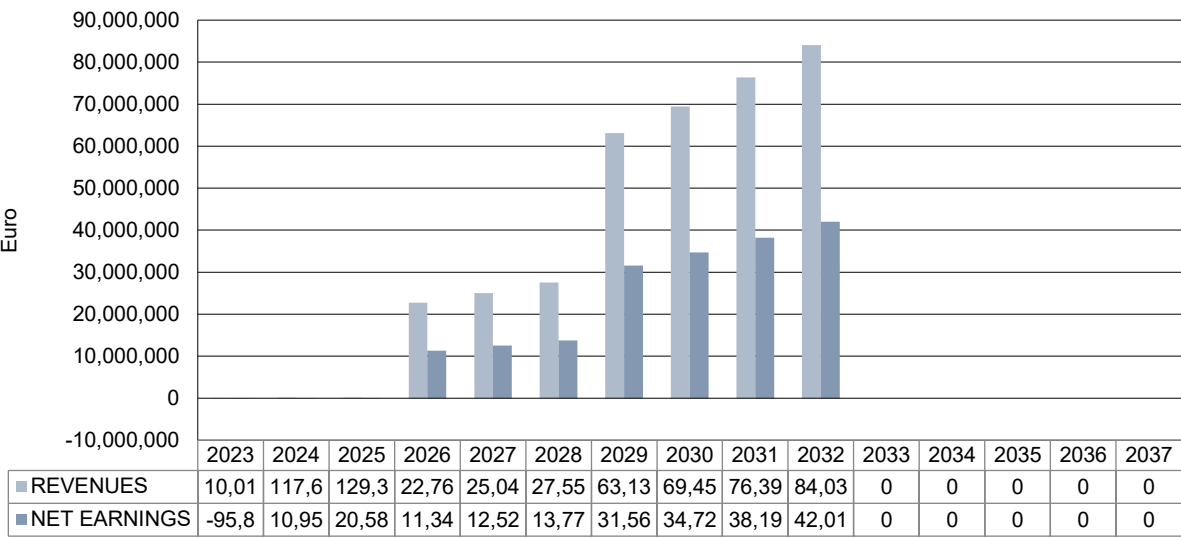
Discount Rate % 60%

Shareholders' perspective

Shareholders' Net Cash Flows: capital contributions, dividends, and terminal value

NET PRESENT VALUE (NPV) 6,508,649 EUR [See details](#)
INTERNAL RATE OF RETURN (IRR) 229%

Revenues & Net Earnings





Future development

We reach in our start-up the platform development starting from the idea generation and the business model validation.

After working hard on the platform and making it concrete, well implemented, and well designed to start launching as mentioned in the marketing plan and by preparing the platform's users as mentioned before.

As stated, before we are planning to start in piedmont at first, to test in a small market, then our second phase we are planning to scale up and to be in all Italy in 3 years, then to be present in all the world in 10 years and that's our purpose.