

Technopreneurship

GROUP 6 BUSINESS PROPOSAL



Members:

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Instructor:

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Chapter 2

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Chapter 3

Executive Summary

Introduction

The "Study Hub" app addresses the challenge faced by students seeking academic goals and support while navigating the difficulty of their college journey. A lot of students are left with a gap in finding reliable study partners and tutors, and to the high achieving students that aren't rewarded for the effort they provide to teach a fellow classmate. Not everyone can learn and produce output as fast and efficiently as others, and this has created an environment where students can easily get left behind in their studies, but sometimes all they need is a little help. Our solution bridges this gap by providing a platform that facilitates connections based on academic needs and goals.

When looking for your academic partner, or a "study-buddy", an easy scroll-and-swipe method like dating apps is what meets the user's home page; you can find your match by funneling your needs via courses, program, year level, and type of academic need. This app also caters to students that aim to sign up as academic tutors, where the profile can be showcased and recommended on the home page of users depending on their credentials and specialization. Whether it's making and editing a video, learning how to make an income statement, helping with a computer programming problem, assisting in a thesis, or having a partner to practice public speaking, this app aims to help bring people together and accomplish their goals in an efficient and fair manner. This becomes a channel of income for them as they can charge and negotiate with students, depending on the need, difficulty, and time it could take to help the users achieve their academic goals.

2-year launch, development, and investment plan

"Study Hub" offers a unique opportunity for high-achieving students to monetize their academic prowess. By signing up as tutors or academic commissioners, students with exceptional credentials or even a hardworking, helpful, and friendly personality needs a source of income, can offer their expertise to their "study-buddy" in need of assistance. A flexible payment model that shows in their profile their basic rates and services, allows for negotiation between tutors and students, ensuring fair compensation for services rendered. This is also where the app will generate traction during the first 2 years and will generate income after the first 2 years of its lifespan. The year before launching this app would be a year to grow the company's capital through the form of pitching the app and product on startup events, tech competitions, connections with venture capital firms, angel investors such as Angel investment network, Angel Hack Manila, and online crowdsourcing such as Patreon. On the first stage of growing the company's capital, the

team would contribute out of their own savings to fund the software expenses to run the app and manage the team through virtual offices instead of a physical office. The first year would be to establish a reputation and trustworthy brand, showing the benefits of downloading this free application. Before even this app would launch, the developers would offer and scout the academic tutors in every college program at STI Orca to have an existing account to showcase, this would serve as a foundation for the app to have something presented on the moment the first students are able to use this app.

The developers would also collaborate with STI's social media managers to further advertise the application a month before its launch. The founders would create video ads to post on STI's page and their own fb page to tease the upcoming app and how it could be beneficial for STI college students. This would provide traction and content for the first year. The team would also make reasonable deals with STI with the monetization of this app so that both parties can share and gain a profit. For the following year, the app is projected to grow more than their first quarter user-base. In the first quarter of the second year is where the academic tutors will be established, and met with the terms and agreement they signed up to, that to continue their beneficial role as a study-hub academic tutor that has been earning income because of this app, they would now be asked to pay a very affordable monthly fee in order to stay online as an active user and academic tutor. Additionally, the premium package, while optional, offers to have their profiles featured with an aesthetic and visual flare, highlighting the academic tutor's commitment, reputation, trust and opportunities for collaboration until they choose to opt out. This could potentially increase their appeal and credibility to most users that would avail themselves and see their profile. The app will also run ads for users for another source of revenue. These are the methods in which the app would generate revenue, and the ROI (Return on Investment) of this would start in the first quarter of the third year.

The maintenance of this app would be accomplished by our developers, constantly being available to run, bug-fix, and maintain the apps servers. There would not be any formal financial benefit for the developers until the 3rd year, as this also serves as a project to solve and address problems and can be integrated on their thesis for the developers that would be accomplished as part of an academic requirement. On another note, investors are highly welcome to fund this project that will further help sustain the developers, programmers, and marketing budget. Return on investment for investors would be received in year 3 on its 1st quarter, as most of the generated income would only come back to fund the app and give dividends to investors.

There is a fail-safe plan in case the business does not come to fruition. In the situation that the business fails to partner with STI, or the project gets rejected, the team would continue to develop the app until its polished and ready to be sold for future investors, organizations, and IT professionals that believe in the potential of this app. This would be done through tech and start-up events and would also be posted online.

By bridging the gap between academic needs and available resources, "Study Hub" emerges as a valuable tool for students navigating the challenges of higher academic performance, and investors would be an integral part of making this plan come to fruition.

Business Objectives

Secure Investor Funding and by the First Quarter of the First Year, this will be achieved by presenting a clear value proposition and detailed financial projections to potential investors. Highlight the growth potential and the app's unique benefits for students and tutors. Ensure transparent communication of progress and financial performance to build investor confidence and secure necessary funding through angel investors that believe in the value proposition of this business. Another source of capital is through crowdfunding websites such as Patreon for potential supporters.

Establish a Robust User Base in the First Year. The target is to achieve a user base comprising at least 10-15% of the student population at STI Orca by the end of the first year. The company will utilize social media marketing, collaborations with STI's social media managers, and video advertisements to create awareness and traction. Ensure initial sign-ups by scouting and onboarding academic tutors from various college programs to showcase a ready-to-use platform from launch.

Generate Revenue and by the End of the second year or start of the third year. The target is to Implement a monetization strategy that includes ads and subscription fees for tutors and optional profile feature fees, aiming to start profitability by Q4 of the second year.

Chapter 4

I. Name of the business

Study Hub was inspired by the success and integration of dating apps into daily life, which have made connections easier and more accessible. The team recognized the potential to adapt these principles for academic purposes, creating a platform where students could find study partners and tutors with similar ease. The app addresses the challenge of finding reliable academic support and rewards high-achieving students for their efforts. By using a familiar scroll-and-swipe interface, the app ensures an intuitive and non-intimidating user experience. Filters based on courses, program, year level, and academic needs help users find their ideal StudyHub quickly. High-achieving students can monetize their skills, providing mutual benefits and incentives for both tutors and students. From the word hub, which means an active place that

people connect, and the word study that emphasized the goal of the app academically. Ultimately, Study Hub aims to foster a supportive and collaborative educational environment by making academic connections more prevalent and accessible.

II. Business logo

The business logo background comes from the design by one of the members (Quianzon) that aimed to make a simple but effective graphic. With the goal of having a sharp and sleek look, while visually presented professionally, the design embodies the app's commitment to excellence and modernity. Yellow and white were also tandem with STI's school colors, with the color black ensuring the lighter colors pop even more and contrast each other. This thoughtful color scheme not only enhances visibility but also fosters a sense of school pride and identity among users. The minimalistic yet impactful design ensures that the logo is memorable and easily recognizable. Overall, the logo encapsulates the core values and vision of the "Study Hub " app, making it a crucial part of its branding and user appeal.



III. Type of business

Our business type is a **Corporation** for the reasons below:

- **Ease of Raising Capital:** Corporations have an easier time attracting investors compared to other business structures. By issuing shares for investments, "Study Hub" can raise significant funds from venture capitalists and other investors. This is essential for scaling the business, enhancing app features, marketing efforts, and expanding the user base.
- **Perpetual Existence:** Unlike sole proprietorships or partnerships, corporations continue to exist even if the founders leave or sell their shares. This ensures the longevity and stability of Study Hub, providing continuity and fostering long-term growth. The app can thus evolve with changing academic needs without being disrupted by ownership changes.

- Scalability and Expansion: As a corporation, "Study Hub" can scale more efficiently and enter new markets or educational institutions. Structured governance and ability to issue new shares make it easier to manage large-scale growth and expansion plans.
- Structured Governance: Corporations benefit from a structured governance model, including a board of directors. This can provide strategic guidance and oversight, helping to make informed decisions that align with the company's long-term objectives. For "Study Hub," this means steering the app towards continuous improvement and innovation.

IV. Mission and Vision

Mission:

Fostering a dynamic student community where individuals connect based on shared academic goals (whether in IT, accountancy, BMMA, or countless other courses), collaborate through an intuitive matching system, and empower one another's success through peer-to-peer learning, monetized tutoring opportunities, and a system where both students and tutors recoup their investment with each successful collaboration.

Vision:

We aim to build an environment that enables students to collaborate, network, and hire someone for academic assistance. In doing so, we are bridging the gap between those suffering from educational inequality and creating opportunities for those who need it.

V. Value Proposition

Study Hub - Be Smarter, Learn Together

Study Hub is an online platform that connects learners, enabling collaboration on projects, topics, and idea generation with like-minded individuals who share the same academic interests. Additionally, Study Hub facilitates personalized tutoring by allowing learners to commission proficient tutors based on the skills offered by those tutors themselves.

VI. Description of the product or service

Introducing "Study Hub" your go-to app for easy and effective academic collaboration. Here's what makes us stand out:

Features and Benefits:

Variety of Academic Assistance

- Feature: Options to find help for diverse academic tasks such as video editing, programming, thesis assistance, and public speaking.

- Benefit: Access a broad range of academic support tailored to your unique needs

Reliable and Verified Tutors:

- Feature: Academic tutors vetted and showcased on the platform.
- Benefit: Gain confidence in the quality and reliability of the academic assistance you receive.

Monetize Your Skills:

- Feature: Opportunity to sign up as a tutor and charge for services rendered.
- Benefit: Earn income by leveraging your academic strengths and knowledge

Recognition and Reward:

- Feature: Structured profiles highlighting your credentials and achievements.
- Benefit: Receive recognition for your hard work and dedication to helping peers, which can enhance your resume and academic standing.

Collaborate Dynamically:

- Benefit: Connect with students, collaborate on projects, and build a supportive community.

Improved Academic Performance:

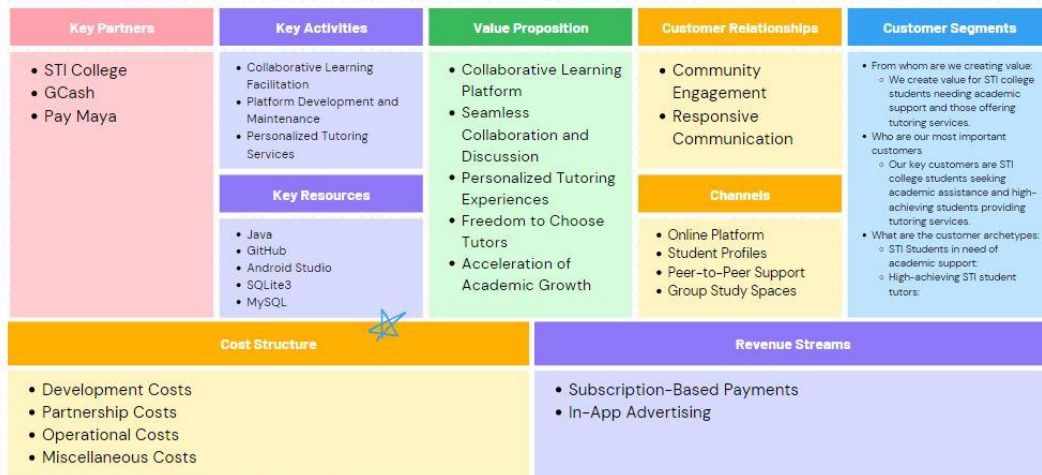
- Benefit: Both users and tutors can improve their academic performance—students get the help they need, and tutors reinforce their own knowledge through teaching.

Enhanced Learning Experience:

- Benefit: Personalized assistance and the ability to find help for specific academic tasks enhance the overall learning experience for all users.

VII. Business Model Canvas

StudyHub Business Model Canvas



Key Partners:

- STI College:** It is one of the largest institutes in the Philippines, it has more than 63 campuses around the nation. It started only as an institute that offers ICT education in the country but now offers a wide range of in-demand programs in the fields of Information Technology, Hospitality & Tourism, Multimedia Arts, Business & Accountancy, Computer Engineering, and Criminology. STI College will be an essential partner to the enterprise by providing student information to be used in the application.
- GCash:** A leading mobile payment platform in the Philippines, offering secure and convenient payment options for in-app subscriptions. GCash integration ensures seamless and reliable transactions, enhancing user experience and accessibility.
- Maya:** A top mobile payment service in the Philippines, providing secure and easy payment solutions for in-app subscriptions. PayMaya integration facilitates smooth and dependable transactions, improving user convenience and satisfaction.

Key Resources:

- Java:** It is a fast, secure, and reliable programming language which has a multitude of purposes ranging from mobile app development, enterprise software development, security, web

development, Artificial Intelligence, Internet of things, managing big data and more. It will be the main programming language that would be used in building the enterprise's mobile application.

- **GitHub:** Is an open-source software development cloud-based platform. It is used to store code for developers to collaborate, edit, track, and more. Studyhub will use GitHub in order to test code, remove bugs, improve the code and the overall mobile application going forward.
- **Android Studio:** Is the official IDE platform for android app development that provides an advanced code editor that converts the code into a simplified language that operating systems can understand. It helps developers in software editing, building, testing, executing, and packaging in one application. It will be the IDE used for the development of the mobile application StudyHub.
- **SQLite3 (For Simulation):** It is a public, free to use library that contains an independent, serverless, zero-configuration, transactional SQL database engine. It can be used for different purposes whether commercial or private. It is the most widely used database in the world with more applications than we can count. It will be the database in line with Android studio in developing, maintaining, and especially testing of the mobile application of StudyHub.
- **MySQL (For Production):** A robust and scalable open-source relational database management system, essential for storing and organizing application data. It ensures high performance, reliability, and security, supporting critical functions like user authentication, transaction processing, and data integrity. Ideal for handling large volumes of data and high traffic, making it a cornerstone for efficient and effective data management in our application.

Key Activities:

- **Collaborative Learning Facilitation:** Facilitate collaborative learning experiences by providing tools and features that enable users to connect with peers, collaborate on projects, and engage in meaningful discussions.
- **Platform Development and Maintenance:** Continuously develop and maintain the StudyHub mobile app to ensure seamless functionality, user-friendly interface, and security.
- **Revenue Generation:** Develop and implement monetization strategies such as subscription plans, commission fees for tutoring services, and advertising to generate revenue and ensure the sustainability of the platform.

- **Personalized Tutoring Services:** Develop and implement systems for matching learners with compatible tutors based on their unique learning needs, preferences, and objectives.

Channels:

- **Online Platform:** Study Hub provides a user-friendly online platform accessible via web browsers and mobile applications. The platform serves as a virtual hub where students can connect with peers, share resources, collaborate on assignments, and seek assistance with their studies.
- **Student Profiles:** Each user on Study Hub creates a personal profile that showcases their academic interests, courses, and expertise. Profiles also include features such as a news feed, messaging system, and notification alerts to keep users engaged and informed about relevant activities within the community.
- **Peer-to-Peer Support:** Study Hub encourages peer-to-peer support by facilitating connections between students who can offer assistance and guidance to their peers. Users can seek help with challenging assignments, clarify concepts, or receive feedback on their work from fellow members of the community.
- **Group Study Spaces:** Study Hub offers virtual group study spaces where students can create or join study groups based on their courses or topics of interest. These study spaces provide collaborative tools such as shared document editing, video conferencing, and discussion forums to facilitate group learning and knowledge sharing.

Customer Segments:

- **From whom are we creating value:** We are creating value for STI college students, including those who need academic support and those who want to monetize their academic abilities by offering tutoring services.
- **Who are our most important customers:** Our most important customers are STI college students who require academic support and high-achieving STI students who are willing to offer tutoring services.
- **What are the customer archetypes?**

- **STI Students in need of academic support:** STI college students who require assistance with their coursework, including help with specific courses across various academic disciplines.
- **High-achieving STI student tutors:** STI college students with exceptional credentials who offer tutoring services to their peers for a fee, monetizing their academic abilities and expertise in specific courses, applicable across any course offered within the college.

Customer Relationships:

- **Community Engagement:** Foster a sense of community among users by encouraging active participation in discussions, collaboration on projects, and sharing of resources and insights.
- **Responsive Communication:** Maintain open lines of communication with users through various channels such as emails, and social media platforms, promptly addressing queries and engaging with users' comments and feedback.

Value Proposition:

- **Collaborative Learning Platform:** StudyHub provides an innovative online platform designed for collaborative learning. It enables learners to connect with peers, work together on projects, engage in meaningful discussions on various topics, and foster creativity through idea sharing.
- **Seamless Collaboration and Discussion:** The platform facilitates seamless collaboration and discussion among users, enabling them to work together on projects, exchange ideas, and explore academic topics of interest in depth.
- **Personalized Tutoring Experiences:** StudyHub stands out by offering personalized tutoring experiences tailored to each learner's unique needs and preferences. Users have the freedom to commission proficient tutors who align with their learning objectives, leveraging their expertise to accelerate academic growth and mastery in specific subjects.
- **Freedom to Choose Tutors:** Learners have the freedom to choose tutors based on their qualifications, expertise, and compatibility with their learning objectives, ensuring a personalized and effective tutoring experience.

- **Acceleration of Academic Growth:** By leveraging the expertise of proficient tutors aligned with their learning objectives, learners can accelerate their academic growth and mastery in specific subjects, enhancing their overall learning outcomes and success.

Revenue Stream:

- **Subscription-Based Payments:** StudyHub offers two tiers of subscription plans, including premium and VIP memberships, available on a monthly or annual basis. These subscriptions provide users with enhanced features and exclusive benefits tailored to their learning needs and preferences.
- **In-App Advertising:** StudyHub monetizes its mobile application through targeted advertisements strategically placed within the platform. These advertisements provide an additional revenue stream while offering relevant products or services to users based on their interests and activities within the app.

Cost Structure:

- **Development Costs:**
 - **Software Development:** Cost of developing to build and maintain the online platform and mobile applications.
 - **Database Maintenance:** Ongoing upkeep of our database, ensuring data integrity, security, and optimal performance for storing and managing user information and application data.
- **Partnership Costs:**
 - **STI College Partnership:** Potential costs associated with collaborating with STI College for accessing student information and establishing a partnership.
- **Marketing and Promotion:**
 - **Advertising Expenses:** Cost of marketing efforts to attract STI college students to the platform, including online advertising, social media promotion, and other marketing channels.
 - **Promotional Materials:** Expenses for creating promotional materials such as flyers, posters, and digital content to raise awareness about Study Hub.

- **Operational Costs:**
 - **Personnel Expenses:** Salaries and benefits for software developers, IT help desks, and other personnel involved in platform management and user support.
 - **Maintenance and Updates:** Costs associated with maintaining and updating the platform, including bug fixes, feature enhancements, and security updates.
- **Miscellaneous Costs:**
 - **Legal and Regulatory Compliance:** Expenses for legal consultations, licenses, and compliance with regulations related to data privacy, intellectual property, and other legal aspects.

Chapter 5

I. Description of the App's Industry

The Study Hub belongs to the productivity application industry, since one of the purposes of Study Hub is to increase the effectiveness and efficiency of learners to study more and become more engaged with people that. The productivity app industry aims to improve the efficiency of an individual or a team.

Since the birth of technology and the internet, various applications have started to pop out with the goal of increasing the productivity and workforce of an industry. An example of a productivity app is word processors. As we all know, most of the computers today contain a word processor that helped revolutionize the concept of document creation. As time passed by, increased applications showed up with various capabilities and purpose that increase the productivity of a person.

With all its features and capabilities, Study Hub personifies this empowering philosophy. As a result of the smooth integration of resources, interactive study sessions, and real-time collaboration tools, learning is accelerated, and a sense of community is fostered among students. It functions as a virtual agora where people exchange ideas, clarify concepts, and build relationships.

The more we move across the digital realm, the more important productivity apps like Study Hub become. They act as catalysts, enabling students to reach their greatest potential and thrive academically. Study Hub is a source of light in an information-rich environment, showing the way to academic success and personal development.

To sum up, Study Hub is the epitome of productivity applications because it not only makes studying more efficient but also encourages teamwork and knowledge sharing. Its function as a community-building and educational facilitator is crucial in an era characterized by digital innovation. Study Hub and similar platforms are essential allies on the path to academic success and personal growth as we continue to embrace technology as a means of advancing education.

In conclusion, Study Hub is a part of the productivity application industry, the main purpose of Study Hub application is to help learners be more engaged and open with collaboration that will help improve not only their knowledge but also their ability to converse and communicate their thoughts with others.

A. Government requirements and Tax Laws

BIR requirements to register for online businesses

- 1.) BIR certificate - to issue receipts
- 2.) SEC Registration - for corporations

- 3.) Mayor's permit
- 4.) Barangay clearance
- 5.) Professional Ids

- SSS
- DOLE - hiring employees
- HDMF - for savings and government loans
- PhilHealth – health benefits

BIR Tax laws

- 1.) Corporate income tax
- 2.) Value added tax
- 3.) Withholding tax

Corporate income tax

Domestic corporations

The following corporate income tax (CIT) rates apply to domestic corporations:

Income	CIT rate (%)
In general, on net income from all sources.	25
On net income from all sources of domestic corporations with total assets not exceeding 100 million Philippine pesos (PHP) and total net taxable income not exceeding PHP 5 million.	20
Minimum corporate income tax (MCIT) on gross income, beginning in the fourth taxable year following the year of commencement of business operations. MCIT is imposed where the CIT at 25% is less than 2% MCIT on gross income.	2
Proprietary educational institutions and non-profit hospitals, on net income if gross income from unrelated trade, business, and other activities does not exceed 50% of the total gross income from all sources.	10
Non-stock, non-profit educational institutions (all assets and revenues used actually, directly, and exclusively for educational purposes) and other non-profit organisations.	Exempt

Certain passive income from domestic sources is subject to final tax rather than ordinary income tax (*see the [Income determination](#) section*).

Since the total assets do not exceed 100 million pesos and total net taxable income does not exceed 5 million pesos, the annual corporate income tax rate would be 20%

Value added tax

Value-added tax (VAT)

VAT applies to practically all sales of services and imports, as well as to the sale, barter, exchange, or lease of goods or properties (tangible or intangible). The tax is equivalent to a uniform rate of 12%, based on the gross selling price of goods or properties sold, or gross receipts from the sale of services. On importation of goods, the basis of the tax is the value used by the Bureau of Customs (BOC) in determining tariff and customs duties plus customs duties, excise taxes, if any, and other charges. Where the valuation used by the BOC is by volume or quantity, the VAT basis is the landed cost plus excise taxes, if any.

Therefore, all monetary transactions within the app are susceptible to 12% vat.

Withholding tax

HOW WILL THE WHT APPLY?

Under the RR, remittances of e-marketplace operators and DFSP to online sellers/merchants are subject to 1% WHT. Such a rate applies to one-half of the gross remittances by the former to the latter.

Gross remittance refers to the total amount received by an e-marketplace operator or DFSP from a buyer for the sales paid to the seller through the platform or facility (i.e., e-wallet or other similar modes of payment and money transmission) of the former. Further, it excludes sales returns/discounts, shipping fees, value-added tax (VAT), and any consideration/fee for the use of the e-marketplace and/or digital platform.

However, the WHT obligation does not apply (1) if the annual total gross remittances for the past year has not exceeded P500,000; (2) if the cumulative gross remittances in a taxable year has not exceeded P500,000; or (3) if the seller/merchant is exempt from or subject to a lower tax rate pursuant to any existing law or treaty.

Withholding tax obligation does not apply since the cumulative gross remittances does not exceed 500,000 pesos

Obligations to BIR

- Keeping of registered Books of Accounts and other accounting records of business transactions
- Withholding of taxes as applicable
- Filing of required tax returns
- Payment of correct due taxes

II. Industry Size and Growth Potential

The productivity app industry is a sector that has shown growth for quite a few years now and seems to never stop growing. As more applications show up in the industry, the result of the productivity applications that are being produced has shown great effectiveness and help to various individuals and teams that have used this type of application.

Currently, according to recent studies by the Million Insights website published in February 2022, the global productivity app market size is expected to grow at a compound annual growth rate of 9.1% from 2021 to 2028. This only means that the industry shows great fortune as the demand for a productivity application shows no sign of stopping till 2028. Additionally, there is also a rising demand for visual interface-based productivity apps, task management-based apps, and collaboration-based tools, that will help significantly with the success of Study Hub in penetrating the productivity app industry.

The market is expected to witness significant growth during the forecast period with growing investments from companies like Microsoft to provide customizable branding features for the productivity apps. The rapidly growing demand for big data and the Software as a Service (SaaS) industry across the globe is bolstering market growth.

III. Environmental Scanning

Chosen: SWOT ANALYSIS

Strengths:

- Bridges the gap in finding reliable study partners and tutors.
- Tailored matches based on courses and academic needs.
- Tutors can earn money, incentivizing high-achieving people.
- Pre-launch engagement ensures app content from the start.
- Strategic advertising strategies and social media collaboration.

Weaknesses:

- Initial reliance on investment and deferred income.
- Success depends on active participation.

Opportunities:

- Potential to adapt and market to other institutions.
- Adding group study, progress tracking, and resources.
- Collaborations with educational institutions.

Threats:

- Existing educational apps and platforms.
- Ensuring secure handling of user data.

IV. Target Market

The primary target market for "Study Hub" includes college students enrolled at STI Orca, specifically those facing challenges in finding reliable study partners or tutors. This encompasses undergraduate students across all programs and year levels who seek academic support and assistance.

Secondary target markets are:

- High-achieving students who possess exceptional academic credentials and are interested in monetizing their expertise by becoming academic tutors or commissioners.
- Students who are struggling academically and require personalized assistance to improve their performance.
- Graduating students who may need assistance with thesis writing, job interview preparation, or portfolio development.
- Investors interested in supporting innovative educational platforms and seeking opportunities for financial returns.

Study Hub aims to help STI Orca college students find reliable study partners and tutors while providing an opportunity for high-achieving students to earn money by offering academic assistance.

V. Market Penetration

"Study Hub" aims to gain traction among STI Ortigas-Cainta college students by providing a user-friendly platform for finding study partners and tutors. Through partnerships with college administrators and targeted social media advertising, the app will attract users in its first year. By offering flexible payment options for tutors and focusing on positive user experiences, the app plans to grow its user base by 40% in its second year, solidifying its position as a go-to solution for academic support.

VI. Pricing Strategy

Target market: STI Ortigas-Cainta Students

Pricing strategy:

Account Subscription Types	Subscription Rate Per Month	Monthly Revenue	Quarterly Revenue	6-Month Revenue	Annual Revenue
VIP Tutor Account	49 PHP	1,470 PHP	5,880 PHP	8,820 PHP	17,640 PHP
Premium Tutor Account	59 PHP	1,770 PHP	5,880 PHP	7,080 PHP	21,240 PHP

VIP Account Benefits

- No Ads
- Increased Student Limit
- Have a higher priority in appearing the "Find Study Buddy" Algorithm
- Exclusive VIP Club!

Premium Account Benefits

- No Ads
- Unlimited Student Limit
- Have a higher priority in appearing the "Find Study Buddy" Algorithm
- Exclusive VIP Club!
- Ability to send personal messages to the developers of the app
- Early access to the latest upcoming features through email

VII. Advertisement & Promotion Strategy

StudyHub will use social media as the main platform for advertising and promoting their service and application. creation of Facebook, Twitter, and TikTok profiles would be the main social media platforms that will be used to promote and advertise the usage of our application. However, it can change depending on the partnerships we can secure, namely with STI elms platform which may open the possibility of our system being integrated into theirs.

Facebook, Twitter, and TikTok have numerous users especially in the Philippines, as our product only caters STI students (selected branches) for now, it will be easier to reach our potential customers. As for our promotional strategy, it can be a mixture of organic growth and public customer reviews, wherein those who availed our subscription plan may invite others and gain a referral discount. As for public customer reviews, they are available in our social media pages, they contain the experience of using application and results the application has provided to their academic journey.

Chapter 6

I. Business Location and Start Up Needs

Business Location: Since our mobile app revolves around finding study partners among fellow STI students, the location is any STI campus. Note that our app also revolves around the internet to run the app. In the first 3 years of the app's lifespan, Study Hub will be running via a virtual office which is called "Asana", Google Drive (For additional storage), and Microsoft teams, in order to maintain our app remotely at home and even on campus, this will help in our initial start-up needs as having to work remotely and not rely on physical offices for the first 3 years. During this time, the team will pitch the product at startup events and tech competitions to find angel investors. After the first 3 years, revenue will be generated, and the team will now be able to supply the rent for a physical office for the base of operations.

Start Up Needs: for the first 3 years

Items	Price	Quantity	Total Price	Source
ASANA Virtual office	PHP 0.00	1	PHP 0.00	Asana, The #1 AI work management platform
Android Studio	PHP 0.00	2	PHP -	Download Android Studio & App Tools - Android Developers
Visual Studio Code	PHP 0.00	2	PHP -	Download Visual Studio Code - Mac, Linux, Windows
MySQL	PHP 1650.73	1	PHP -	MySQL Website
Total			PHP 1650.73	

Start Up Needs: after the first 3 years. Office based

Items	Price	Quantity	Total Price	Source
ASANA Virtual office	PHP 0.00	1	PHP 0.00	Asana, The AI work management platform
Computer Desk/Table	PHP 1,490.00	2	PHP 2,980.00	TORALD desk, white, 65x40 cm (255/8x153/4") - IKEA
Android Studio	PHP 0.00	2	PHP -	Download Android Studio & App Tools - Android Developers
Visual Studio Code	PHP 0.00	2	PHP -	Download Visual Studio Code - Mac, Linux, Windows
MySQL	PHP 1650.73	1	PHP -	MySQL Website
Wi-Fi	PHP 1,299.0	1	PHP 1,299.00	GFiber - Unlimited Fiber Plans Globe Online Shop
Rent	PHP 10,000.00	1	PHP 10,000.00	
Total			PHP 14,279	

II. Product Development Flow



Tech Stack Selection: This stage involves choosing the appropriate technologies and tools that will be used to build the application. The selection is based on project requirements, scalability, security, and compatibility. Key considerations include programming languages, frameworks, libraries, databases, and development environments. In our case, we chose Android Studio and Java.

Application Development: In this phase, the actual coding and building of the application take place. Developers implement the chosen design and architecture, integrating various components and features. This stage involves writing code, creating user interfaces, and setting up backend services, ensuring the application meets the specified requirements.

Testing Phase: During the testing phase, the application undergoes rigorous quality checks to identify and fix bugs or issues. This includes unit testing, integration testing, system testing, and user acceptance testing. The goal is to ensure the application functions correctly, is secure, and provides a smooth user experience.

Production Build: The production build stage involves preparing the final version of the application for deployment. This includes compiling the code, optimizing performance, and packaging the application for release. The building is thoroughly reviewed and tested one last time to ensure it is stable and ready for production.

Application Maintenance: After the application is deployed, the maintenance phase ensures it continues to operate smoothly. This includes monitoring performance, fixing any new bugs, updating software components, and adding new features as needed. Regular maintenance keeps the application secure, up-to-date, and aligned with user needs and business goals.

III. Origin of Study Hub's Idea

The origin of the idea of Study hub came from a group of BSIT students from STI college, who were brainstorming on a problem that is relevant and concurrent from a college environment around the year 2024 for a subject called Technopreneurship. On which a lot offered their proposal, from games, apps, and websites, but eventually landed on the idea of an app used for academic purposes which was supported and backed up by our main software developer as he saw the potential and opportunities for bringing this project to life. And thus, the plan to make a blueprint for how this app will come to be started its first steps.

The app's proposal came from the idea of collaboration of students to achieve academic goals while being very accessible and easy to use. And the blueprint of how users can find each other is inspired by the design of dating apps where a user can scroll and swipe to find their study partner or academic tutor, as dating apps were also very well-known among college students around this time, and showing a familiar UI would be an effective and exciting way for users to interact with it. A business plan was then made to find ways to be able to implement this idea in a realistic and practical situation, while also accounting how this can be an investment opportunity for venture capitalists.

IV. Ownership Status

The ownership status of Study Hub is currently set to be corporation business. We decided to build a company where we can attract investors easily and promote the longevity of Study Hub. Decisions about the direction of the app, its features, and any changes or expansions would be made by the board of directors of the company and will be overviewed by the shareholders of the company. Another important reason is that in the corporation we will be able to separate the management and ownership of the company. This will allow for professional management and can lead to more efficient decision making that will help Study Hub achieve its goals. Having a corporation business would also allow us to garner substantial funds by selling shares or issuing bonds which be a fuel for business expansion and development.

By establishing Study Hub as a corporation business, we will be able to increase the traction between investors and professionals that have the same goals as us. To which we can achieve the common goals of building a platform and a community where we can help each other succeed.

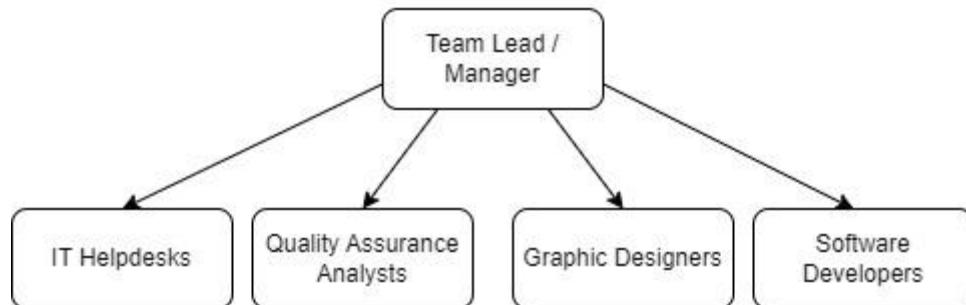
V. Management Team Duties

- **Team Lead/Manager** is responsible for overseeing and guiding a team to ensure project goals and objectives are met efficiently and effectively. They coordinate tasks, manage resources, and serve as the primary point of contact between their team and upper management. Their responsibilities include setting team goals, monitoring progress, providing feedback, resolving conflicts, and fostering a collaborative and productive work environment.
- **IT Helpdesks:** provides technical support and assistance to users experiencing hardware, software, or network-related issues. They are the first point of contact for troubleshooting and resolving IT problems through various channels such as phone, email, or in-person. Their duties include diagnosing technical problems, providing step-by-step solutions, escalating complex issues to specialized technicians, maintaining IT documentation, and ensuring an elevated level of customer satisfaction.
- **Quality Assurance (QA) Analysts:** ensure that products, services, and systems meet established quality standards and are free from defects. They design and execute tests, identify and document bugs, and work closely with development teams to resolve issues. Their responsibilities include developing test plans and test cases, performing manual and automated testing, analyzing test results, and ensuring that software meets both functional and non-functional requirements.
- **Graphic Designers:** they create visual content to communicate messages effectively and aesthetically. They work on a variety of projects including branding, advertising, web design, and print media. Their tasks involve conceptualizing and designing graphics, selecting appropriate colors, fonts, and layouts, and using design software to produce high-quality visuals.
- **Software Developers:** design, build, and maintain the software application that meets user needs. They are involved in the entire software development lifecycle, from analyzing requirements and designing solutions to writing code, testing, and debugging applications. Their responsibilities include

creating and maintaining software documentation, collaborating with other developers and stakeholders, and keeping up to date with modern technologies and industry trends.

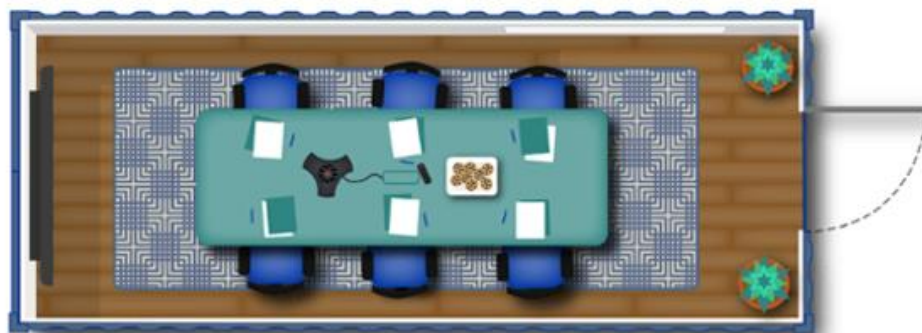
VI. Organizational Structure

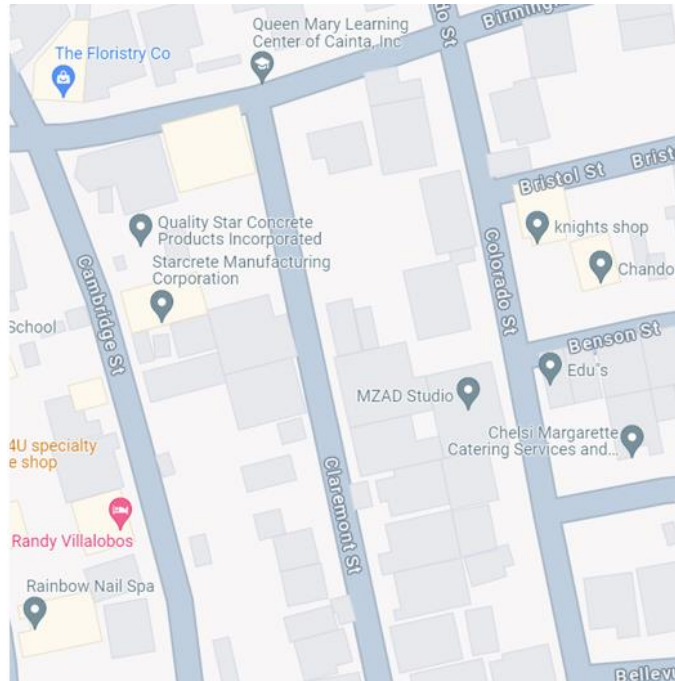
StudyHub Organizational Structure Centralized: Simple Structure



VII. Business Location and Office Layout

OFFICE FLOOR PLAN





Chapter 7

Service Projection

Service Revenue	Average users	Monthly revenue	Annual revenue
VIP (49 PHP)	60	PHP 2,940	PHP 35,280
Premium (59 PHP)	100	PHP 5,900	PHP 70,800
		PHP 8,840	PHP 106,080
Growth projection (20%)			PHP 21,216
Total			PHP 127,296

Ad revenue	Monthly revenue	Annual revenue
(PHP 0.58 per user view)	PHP 1,200	PHP 14,000
Total		PHP 14,400

Expenses

Salary expenses after the app has generated its first revenue, 10 months with holidays, breaks, etc.

Members	Average salary/month	Average salary/year
Developers	PHP 7,000	PHP 70,000
Designers/Researchers	PHP 4,000	PHP 40,000
Total		PHP 110, 000

Fixed cost, applied after 3 years of operation, not applied this current fiscal year:

	Cost
Equipment	PHP 2,980
Rent + Utility	PHP 165,888
Furniture	PHP 5,000
Total	PHP 173,868

SOFTWARE EXPENSES		
	MONTHLY EXPENSE	ANNUAL EXPENSE
Asana Virtual Office	Php 0	Php 0
Google Drive	Php 0	Php 0

Income Statement

For the year ended December 31, 2026	
Revenue	
Service Revenue	PHP 127,296
Ad Revenue	PHP 14,400
Total Gross Income	PHP 141,669
Expenses	
Salary expenses	PHP 110,000
Rent expenses	0

Utility expense	0
Total Expenses	PHP 110, 000
Total Net Income	32, 669

Statement of Owner's Equity

For the year ended, December 31, 2026	
Particulars	Amount
Owner's Equity, January 1, 2026	0
Add: Owner's Contributions	
- Initial Investment	PHP 50,000
Add: Net Income for the Year	
- Net Income	PHP 141,669
Total	PHP 191,669
Less: Owner's Withdrawals	
- Drawings	PHP 10,000
Owner's Equity, December 31, 2026	PHP 181,669

Balance Sheet (Virtual Office Setup)

StudyHub, December 31, 2024			
Current Assets		Liabilities	
Cash	PHP 5,000	Accounts payable	PHP 0
Total Current Assets	PHP 5,000		
		Owner's Equity	
Virtual office/ cloud services prepaid rent	PHP 0	Capital	PHP 5,000
Total Assets	PHP 5,000	Total Liabilities & Equity	PHP 5,000

Balance Sheet (Statement of Financial Position)

StudyHub, December 31, 2026			
Current Assets		Liabilities	
Cash	PHP 19,000	Accounts payable	PHP 66,980
Total Current Assets	PHP 19,000		
		Owner's Equity	
Equipment	PHP 2,980	Capital	PHP 80,000
Prepaid rent	PHP 120,000		
Furniture	PHP 5,000		
Total Assets	PHP 146,980	Total Liabilities & Equity	PHP 146,980

Statement of Cashflows

For the year ended December 31, 2026		
Cash Flow from Operating Activities		
Operating Income (EBIT)	PHP 400,000	
Increase in Account Receivable	PHP -60,000	
Decrease in Prepaid Expenses	PHP 10,000	
Decrease in Account Payable	PHP -75,000	
Decrease in Account Expenses	PHP -100,000	
Net Cash Flow from Operating Activities		PHP 175,000
Cash Flow from Investing Activities		
Purchase of Equipment	PHP 100,000	
Net Cash Flow from Investing Activities		PHP 100,000
Cash Flow from Financing Activities		
Payment of Dividend	PHP -75,000	
Payment of Bond Payable	PHP -100,000	
Net Cash Flow from Financing Activities		PHP -175,000
Net Change in Cash	PHP 100,000	
Beginning Cash Balance	PHP 50,000	
Ending Cash Balance		PHP 150,000

Break-Even Analysis

These are the prices of the VIP account subscription, the Premium account subscription, and the price of the base Tutor account subscription after their free period has expired multiplied by 12 months, assuming the user subscribes for a year.

$$\text{Price of VIP account subscription} = \text{Price} * \text{Months} = 49 \times 12 = 588 \text{ PHP}$$

$$\text{Price of Premium account subscription} = \text{Price} * \text{Months} = 59 \times 12 = 708 \text{ PHP}$$

$$\text{Fixed Costs} = 173,868 \text{ PHP}$$

$$\begin{aligned} \text{Break even (VIP)} &= \frac{\text{Fixed Costs}}{(\text{Price of the product or service} - \text{Variable Cost})} = \frac{173,868}{(588 - 0)} = 295.7 \\ &= 296 \text{ VIP account subscriptions} \end{aligned}$$

$$\begin{aligned} \text{Break even (Premium)} &= \frac{\text{Fixed Costs}}{(\text{Price of the product or service} - \text{Variable Cost})} = \frac{173,868}{(708 - 0)} \\ &= 245.6 = 246 \text{ Premium account subscriptions} \end{aligned}$$

StudyHub will need to get 246 premium account subscriptions, or 296 VIP account subscriptions to break even.