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Appendix -

## **I. DESCRIPTION / INTRODUCTION OF THE BUSINESS**

The introduction of the business plan should give an overview of the company, emphasizing the type of business, purpose, history, and key management:

1. **Name and Location of business**

Digilinker, a full service digital agency with a digital base presence. Providing services in Washington, DC and Dallas, Texas.

1. **Legal structure** (sole proprietorship, partnership, corporation)

Digilinker will be owned and operated by Ms. Banda, resident of United States for the past twenty three years. The business will be operated as a LLC, and the Digilinker plan to offer web development, online marketing and sales optimization.

**C. Principal owners** (full names) Bianca Nicole Banda

**D. Definition of the business**

The world is evolving and the way brand communicate in the business world are changing. Devices, social networks and the way people interact online is changing too. Bringing digital marketing happiness to existence is what our goal is for our clients and team. We are Digilinker and our aim is to deliver 5 star service. Our performance focus guarantees return on investment for our clients. Here at Digilinker, we don’t follow we lead.

**E. History of the business**

Proud supporters of veterans who have served our country

**F. Reasons why the business should exist**, including lack of similar service, benefit to community, or other

We are the right digital agency to get the magic done. We create a compelling business website that drives traffic and customers. We connect businesses with users across multiple online traffic channels and deliver them to the client’s website. We systemically build meaningful relationships with visitors and turn them into customers. Our data we use is to better understand the client’s target customers and optimize its marketing strategies over time. We will get companies connected to the world and we will help contribute immediate benefits.

**G. Major strengths** of the business that will provide the basis for success

We have specialists in each area of digital marketing so that your needs are met across the board. SEO, PPC, Social Media & digital marketing, specializing in helping companies around the world achieve their highest goal. When it comes to helping your company succeed in the digital economy, our team has everything it takes to make sure you can be found and make you look good while we’re at it. You as the customer will see immediate benefits with the strength of advertising process, online marketing prowess and our integrated technology, we make sure that you do just that. A digital partner dedicated to your success. A team that will implement strategies for creating new opportunities, building customer loyalty, and raising brand awareness.

**H. Major weaknesses** that may cause the business to fail and how these weaknesses can / will be overcome

The Digital world is epidemic, Digilinker provides all the resources but there still is competition. The way we think, the way we act is all from the inside out. So we are focusing on very affordable cost saving and targeted ad campaigns for every customer. The goal is to do business with people who believe what we believe. By providing content that leads to conversation, conversations build relationships, and relationships result in “Return on Investment”.

**II. PRODUCTS / SERVICES**

The products and services section of the business plan should describe what products / services the business will offer, emphasizing the uniqueness of the product / service, where these are obtained, and how they will be sold.

* 1. **Product or service that company will market (technically accurate description)**

**Web Development**- We believe in making every client and every website nothing short of exceptional. This is what we do best making sure you get exactly what you want. We take your brand and translate it into an online experience. We specialize in strategy, Wordpress, Bootstrap, Drupal and offer quality responsive and development solutions.

* Web Design- We believe in creating a win-win situation for our clients. Our qualified expert web designers and developers provide the solution & development with a modern look.
* Mobile Website- Digital is a fundamental in how people communicate. We just happen to get you connected. Our websites are fully responsive on mobile devices, iPad, tablet, etc.
* Wordpress Website- We provide everything from simple websites, to blogs, customizable designs, landing pages, portals and many more. We customize your project according to your need then optimize it in the most distinctive solution possible.

**Online Marketing**- We use internet connected services to promote your website and business. While you take care of business…literally. We have all the required marketing strategies you need to succeed. Be a part of the latest trends and opportunities that will enhance your company and products.

* Search Engine Optimization (SEO)- SEO offers a unique balance of solid technical expertise and creativity in executing best results possible. SEO is your best and smartest business investment. We believe in putting you on top of all the rest.
* Local SEO – We are here to help your business grow. We focus on creating a new beginning for your visibility in the Search Engine Results by increasing your targeted specific locations in local search results.
* Social Media Marketing- We use proven strategies that help your company gain website traffic through social media sites. Our strategies help your company gain website traffic on all social platforms daily.

**Sales Optimization**- Increasing revenue is and always should be at the top of the list. We increase your conversion rates by optimizing your sales force. We believe in using methods to increase revenue through proven processes. Our effectiveness

* Email Marketing- We just happen to help you close more SALES, manage subscriptions, and track results. We make email newsletters and promotions a breeze for you. We tackle the big problems that can improve your business. Not only is it alive it remains the most effective and profitable way to turn prospects into customers.
* Content Marketing Strategy- We create crafted content that works. We believe content is the present and the future of marketing.
* Conversion Rate Optimization- Digilinker stays current on the newest technologies and tactics for reaching consumers on the web to generate value. We believe in turning site visitors into clients. We aim towards maximizing your website visibility in order to get higher conversion rates. We make your bottom line and your profits our top priority.
  1. **Summary of the product line(s) with photograph(s)**

## **III. MANUFACTURING AND OPERATIONS – N/A**

## **IV. MARKET ANALYSIS**

The market analysis discusses how the business will generate a consistent and increasing sales flow and how knowledgeable the entrepreneur is about his / her market — the people who will be purchasing the service or product. The market can be identified by geographic location, socioeconomic or ethnic factors, and personal characteristics such as age and gender:

**A. Description of Total Market**

* + 1. Present size of the total market and important characteristics, as per census data

Almost 3 billion people – 40% of the world’s population are using the internet. Their latest 2015 digital device stats show that for the 40,000 Internet users across 32 countries in the Americas, EMEA and Europe, smartphone the majority of adults (16-64) now personally own a desktop or laptop and a smartphone with nearly half owning a tablet. The internet is invisible but people know it is there to touch and feel. We show the importance of providing experience across multiple channel waves. 80% of internet users own a smartphone. Selling product online is the precise idea of acquisition.

* + 1. Percentage of the market that will be obtained

The desired achievement for Digilinker is a step into the possibility, as the internet continues to build up growth, and social media is rising record heights. We bring the right and desired content that the audience likes. Our network is mobile friendly for all customers. We don’t want to stop there so our next increase for potential sales is mobile-enabled human sensors that track the most important parameters in the world – access to healthcare, income & savings, adherence of drugs & quality of infrastructure all from the remotest parts of the world. Therefore, visibility and performance is the main attribute all down to the core for worldwide service.

* + 1. Market’s growth potential

Growth potential for Digilinker is limitless with rising peaks of internet users. The possibilities of the number of businesses Digilinker can help is endless. 52% of online adults now use two or more social media sites. 56% of all online adults 65 and older use Facebook. 53% internet using young adults ages 18-29 use Instagram. 50% of internet users with college educations are using LinkedIn. This means the more Digilinker boosts your advertisement, the higher the probability to get a greater reach is. We believe in daring businesses to lead in their projects and lives. We generate huge amounts of information and our desire is to offer the potential to transform, organize information and refine it in a way that will help businesses grow and understand its targeted audience.

* + 1. Economic, social, demographic and political characteristics of this market

Digilinker is located in one of the most epidemic areas which is the internet. It is known worldwide, in fact the population has grown outstandingly throughout the year millions of people worldwide use the internet 98% of the day. Statistics show internet users are a fast track 3,154,903,493 and counting. Around 40% of the world population has an internet connection today. Digilinker is not just professionals in web development, online marketing and sales optimization. Digilinker enhances a new wave to the future of digital marketing and bring many businesses visibility.

**B. Industry Trends**

* + 1. Projections expected for the industry
    2. Purchasing trends in the market

Over the past five year, real gross has occurred in the digital presents of marketing and advertisement for many thriving businesses worldwide. Companies can’t afford to lose ground as it expands its marketing efforts, especially operating in the competitive industry. The right digital agency will help: creating a compelling business website that drives traffic and customers, connect with users across multiple online traffic channels and deliver them to the client’s website, systematically build meaningful relationships with visitors and turn them into customers, and use data to better understand the client’s target customers and optimize its marketing strategies over time. Digilinker invests in developing an irresistible online presence and reaches and enormous group of new customers. Due to the fundamental digital world Digilinker will enter the market in a rapid growth period.

**C. Target Market**

1. Detailed plan to attract and keep this market

2. Detailed plan to expand your market

Digilinker’s full service digital marketing solutions will deliver the following results for all. You have a vision; it’s our job to turn it into a reality. We’ll sit down with your team, listen to your ideas, and turn them into a beautiful business website. We won’t stop until your website expresses your personality just the way you want it to. Launching an eye-catching website that attracts traffic, leads, and customers. Getting traffic to your website is great, but it isn’t valuable unless a good portion of it turns into leads and customers. That’s why our team will develop a marketing strategy to reach visitors across multiple traffic channels. Executing this will drive more visitors to your website, nurture relationships, and turn browsers into buyers. Digilinker marketing offers access to many different traffic channels. By presenting a consistent, compelling image of your brand via your website content, advertising, and social media. We’ll help you make the most of every traffic channel and reach more customers. We provide optimized ongoing marketing efforts through data and customer feedback. We’ll execute ongoing marketing initiatives, relying in analytics and customer feedback to make campaigns even more profitable over time.

Digilinker recommends the following services as part of a successful project:

**Design of a beautiful, customer-generating website.** All websites will be responsive and mobile-friendly, allowing easy access for visitors using PCs, tablets, or mobile devices.

**Creation of web content to reach new visitors and turn them into leads.** Use of SEO expertise is used to generate a list of relevant keywords and create content to target them.

**Social media profile creation and management to bond with potential customer**s. Digilinker will create Youtube, Twitter, Facebook, and LinkedIn profiles for client’s as well as provide ongoing management. Update with content designed to build profitable relationships with a target audience. All social media platforms will operate in a voice that reflects the unique brand.

**Ongoing marketing initiatives to client’s profile online.** Our team will engage in ongoing marketing initiatives to grow client’s presence online. Digilinker’s creative and tech experts will work together, creating ongoing social media initiatives and SEO-optimized content to generate leads and customers. Digilinker will monitor analytics and solicit customer feedback, and adjust its strategies to exploit any opportunities.

**D. Documentation regarding demand for market or service (only if relevant)**

* 1. Signed contract between the applicant and a buyer(s)
  2. Letters of Commitment or Interest from buyers for the applicant's product or service.

EXAMPLE

Mr. and Mrs. Renwo have evaluated the current market demand through market research and found that 73% of all Fortsville residents are currently purchasing items in Boulder, which will soon be provided by Quick Mart. Eighty-two percent of residents presently purchase everyday items from Farmer Fred's Fruit Stand; however, 72% of those purchasing from Farmer Fred's Fruit Stand expressed dissatisfaction with product availability and high prices. Ninety-three percent of respondents indicated a need for a local convenience store in Fortsville. Sixty-five percent of Fortsville residents commute to Boulder for employment on a daily basis. The remaining 35% travel to Boulder on an average of once every ten days, increasing the need for the ability to replenish items at a store located within Fortsville.

**E. Competition**

1. List of competitors (if possible, visit each one and evaluate): Who they are, Where they are located, How large are they

2. Competitors’ strengths and weaknesses

EXAMPLE

Quick Mart's sole competitor is Farmer Fred's Fruit Stand, located on 4th and Main Street. Farmer Fred carries fresh fruit, vegetables, and a variety of canned goods. However, his inventory is limited in comparison with Quick Mart's, as he only carries selected name brands which can be purchased cheaper from grocery stores in Boulder. Farmer Fred does not provide the gas or snack bar services proposed by Quick Mart. The estimated sales by Farmer Fred's stand are approximately $50,000 a year.

Farmer Fred currently employs two part-time assistants who help during peak hours, from 4 p.m. to 6 p.m. Sales for Farmer Fred have seen an increase in the last few years due to the addition of credit card sales. In comparison to Quick Mart, Farmer Fred's main advantage is the large quantities of fresh fruits and vegetables available at his stand.

After analyzing Farmer Fred's Stand, Mr. Renwo believes he can surpass Farmer Fred in every area except fresh fruit. Quick Mart will be located in a prime location, on the corner of Highway 3 and Main Street. The location will allow Quick Mart to attract traffic from the Highway in addition to the residents of Fortsville. Farmer Fred has little opportunity to attract any customers aside from local residents with his downtown location. Furthermore, Quick Mart plans to advertise and offer incentives, something Farmer Fred does not offer. All items will be purchased from local wholesalers in Boulder and resold at a 35% profit. Extending credit to local customers was initially considered; however, after observing Farmer Fred’s Stand, Quick Mart has decided to forego credit extensions due to the collection issues observed. The store will accept cash, local personal checks, and major credit cards.

**F. Business different than competitors**

* 1. Unique available niche of the market the business plans to fill

2. Advantage that the company may have as a result of copyrights, patents, or trade secrets

3. Business advantage such as in Product, Price, Service, On Time Delivery, Other

EXAMPLE

Quick Mart desires to set a precedent in Fortsville as a wide-service convenience store that will offer a wide array of affordable products and services. The business climate will be favorable for Quick Mart because of its residents’ need for available products and services and the city’s increasing growth. Mr. Renwo hopes his success will be furthered by offering several services and goods currently not available at any store in Fortsville. Due to the increasing amount of Winter Texans in the area, Quick Mart plans on selling novelty items which are expected to provide high profitability since tourists frequently purchase gifts for friends and relatives. In hopes of increasing profitability, Quick Mart seeks to garner the pharmaceutical market, as no other store in town sells these products. In addition, Mr. Renwo plans to place a snack bar inside the store to give it a creative distinction from its competitor, Farmer Fred's Fruit Stand.

## **V. SALES PLAN**

The sales plan should state the methods that the company will use to create sales and distribute the products or services, emphasizing pricing, advertising and promotion, and distribution.

**A. Pricing Policy**

* 1. Mark-ups, discounts, or other pricing policies
  2. Price charged for each type of item it sells
  3. Relationship between the price charged and image of the business

Digilinker will have a prices that will beat the market system prices. Bringing digital marketing happiness to existence is what our goal is for our clients and team. We are Digilinker and our aim is to deliver 5 star happiness. Our performance focus guarantees return on investment for our clients; the owner thrives to push for quality and that is what is delivered to the clients Digilinker comes across. The owner plans to have a rent a domain or rent a website, thus saving money for all businesses big and small. We provide world class service that will guide business owners to the next level without breaking their budget. The digital agency will operate on a daily basis and have a 24/7 email support staff on hand at all times.

EXAMPLE

Quick Mart will have a 30% mark-up on all stocked staple items, 40% mark-up on all taxable items, and a 50% mark-up on all pharmaceutical items. The owners plan to have weekly deals and incentives on selected items, thus saving money for all Quick Mart customers. Senior

citizen discounts of 10% will be available on a daily basis and during the tourist season, additional sales efforts will be in place. Quick Mart will attempt to create an image of affordability with easy access and quick service. The store will operate on a daily basis, including weekends and holidays between the hours of 7 a.m. to 6 p.m. The prices compare well against the other convenience stores and are lower than Farmer Fred's.

**B. Distribution Strategy**

* 1. Channels used by the competition
  2. Time the product is available (i.e. when needed by consumer…)
  3. Place the product available (i.e. where the consumer wants to buy…)
  4. Channel that will be used to reach the market segment

**C. Promotion Strategy**, including approaches the company will use to draw target customer attention

1. Advertising: direct mail, exterior store sign or display, radio and television, magazines, newspapers, trade journals, trade shows, novelties, and other

  2. Personal Selling

3. Publicity, free advertising in the local newspapers via stories about new businesses or unique services

  4. Sales Promotions including temporary promotion, “give-aways" at grand opening, and coupon / rebate offerings

EXAMPLE

Advertising plans include print and screen advertising. Quick Mart will run the majority of their newspaper advertisements in Fortsville’s local paper, and weekly specials, coupons, and other incentives will be featured. Mr. Renwo will promote Quick Mart's grand opening on local television media. Acceptance from the local community will be gained by involving the store in local, civic, and charity events. Mrs. Renwo is developing a marketing plan for Quick Mart with an advertising agency representative in Boulder.

**D. Customer Conveniences** that influence the buyer and / or the total sales volume

1. Credit - extended credit or use of major credit cards and how it is monitored

2. Delivery

3. Free Parking

4. Telephone orders

5. Hours of operation

**VI. MANAGEMENT**

The management section should describe the management team and staff, emphasizing how the skills of the management and staff will contribute to the bottom line.

**A. Personal data on all persons owning more than 10% of the business**

**B. Personal history of the key company principals**

1. Business background

2. Related work experience

3. Management experience

4. Formal and informal education and experiences

5. Background and experience’s impact on this business

**C. Duties and responsibilities of the principals**

1. Organizational chart

2. Job descriptions

3. Designated decision makers and delegation

**D. Compensation package for the management group**

1. Salaries

2. Stock ownership

3. Other - bonuses, company cars, etc.

**E. Other resources available to the business**

1. Lawyer

2. Accountant (CPA)

3. Tax counsel

4. Consultants (marketing, advertising, etc.)

5. Trade associations

**F. Members of the board of directors**

1. Inside representation

2. Outside representation

EXAMPLE

A business graduate from the University of Houston, Mr. Renwo worked for Campbell foods in Houston, Texas, for 10 years; he worked as a sales representative for 3 years before moving up to management. As area manager, he supervised a team of 25 sales representatives and oversaw promotion of new product lines and phasing out unpopular items in his area. Before his studies at the University of Houston, Mr. Renwo worked as a sales clerk in a Houston grocery store.

Mrs. Renwo worked as a sales clerk for a JC Penney department store in Houston for ten years and has been the bookkeeper for Stop and Shop, a small retail store in Boulder for five years. Mrs. Renwo acquired her bookkeeping skills at the Houston South-loop Business College.

Both Mr. and Mrs. Renwo will have a voice in management of the proposed convenience store. Mr. Renwo will handle marketing and inventory stocking. Mrs. Renwo will maintain the store's financial records, as well as all purchases and inventory. Both Mr. and Mrs. Renwo will work the cash register while their teenage children attend school. After school, the children will operate the cash register, stock the shelves, and help with the store's daily upkeep.

Initially, the Renwo's will draw a salary a monthly salary of $400 each and will pay each of their children $90 per month; thus, monthly outlay for salaries will equal $1,070. In addition, they will draw merchandise from the store's inventory for personal use when necessary, only after the store's gross earnings have been established, and they can adjust their salaries upward.

The Renwo's will use the services of an accountant periodically. Mrs. Renwo will maintain the store's records including those needed by the accountant to compile the financial statements for income tax purposes. She will also consult with him for tax information and quarterly reports.

## **VII. FINANCIAL ANALYSIS**

The financial analysis should reflect all the financial aspects of the business, emphasizing the total project cost, the amount of the loan needed, and loan usage.

**A. Amount of the loan needed**

**B. Loan usage** (equipment, furniture and fixtures, working capital, etc.)

C. **Current financial statements** (less than 60 days old, prepared by an accountant) that facilitate preparation of the projected financial statements

**D. Estimated sales, expenses, and assets**

1. Conservatively estimated expected sales for two years

2. Conservatively estimated expected cost of sales and expenses for two years based on the projected level of sales

3. List of all existing loans, outstanding balances, and terms

4. Credit terms of suppliers and vendors

5. Minimum cash balance required for the business

6. List of all fixed assets, their useful lives, and acquisition costs

7. Budgeted acquisition of new equipment or other fixed assets

EXAMPLE

In order to set up Quick Mart, Mr. and Mrs. Renwo seek to borrow $35,000 on a five year note at 8.75% interest per annum. Fixed assets and working capital requirements are as follows:

Building $25,000

Shelves $ 2,500

Cooler $ 1,500

Cash Register $ 1,000

Working Capital $15,000 (mostly inventories)

Total Capital Requirements $45,000

The principal owners will provide $10,000 as equity injection, leaving $35,000 to be borrowed.

A set of financial projections for 2 years are provided in Appendix A.

Within the first year alone, the store will earn a net income of $26,469. The cash flow statement shows the capability of the store to meet its proposed debt obligations.

**NOTES AND ASSUMPTIONS USED FOR FINANCIAL PROJECTIONS**

### Income Statements Accounts

**Sales** – conservative estimates, based on the information obtained, of expected monthly sales for two years

**Cost of Sales** – mark-ups on each product or service

**Operating Expenses –** list of estimates of expected monthly expenses for two years

*Examples:*

Advertising Auto Insurance Maintenance

Miscellaneous Professional Fees Salaries Subscriptions

Supplies Telephone Utilities

#### Balance Sheet Accounts

Current Assets:

**Cash** – Minimum safety balance required for the business

**Accounts Receivable** – Manner of customer payments (immediately, monthly, other)

**Inventories** – Inventory levels carried

Fixed Assets:

**Building** – Value or amount paid and remodeling/improvements costs

**Existing Store Equipment** – Value or amount paid and date of purchase

**New Store Equipment** – Value or cost and useful life

**Deposits** – Amount of rent or utility deposits

Liabilities:

**Accounts Payable** – List of suppliers and their terms versus C.O.D.

**Note Payable** – List and Amount currently owed and / or will be borrowed

Capital:

**Owner(s)' Capital** – List of owners and amount to be invested from personal funds