



BUSINESS PLAN

[DONITECH]

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SUMMARY OF THE PROJECT

Description Summary of the project : (summary of the project)

We want to create a vibrant online learning community where students and teachers can interact and share relevant educational resources to foster collaborative learning . Also to provide the subjects and answers for the various exams (BAC, DEF, etc.)

The goal of our project is to improve the exam pass rate in Mali by providing an effective and accessible e-learning solution for students and teachers .

Project Cost (Summary)

DESIGNATION	AMOUNT (FCFA)
<u>1:</u> Administration fairy	5,000,000
<u>2:</u> investment	3,500,000
<u>3:</u> Need for working capital (it depends on the activity) for example for tomatoes 6 months . All operating expenses before the sale are considered working capital requirements).	0
<u>4:</u> Optional	
TOTAL PROJECT COST	CFAF 6,500,000

Project funding

DESIGNATION		amun t (FCFA)
(Cost - personal contribution)		CFAF 7,650,000
Conditions requested for the loan : duration (number of months) Deferred repayment (number of months) repayment frequency		30 months 2 months

Promoter contribution(s) (nature and amount) (Cash contribution at least 10%) (Specify contributions in kind if any)		500,000 as contribution in kind (laptop) and 350,000 in cash
TOTAL PROJECT FUNDING		CFAF 8,500,000

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Brief presentation of the company

social reason	The name of the company
Surnames and first names of bearers	FANE OUSMANE FOFANA ASSITAN COULIBALY MAMADOU N'DIAYE MARIAM MAGO DOUCOURE INAZOUM E YATTARA
Date of birth and nationality	11/11/2001, 01/08/2004, 11/11/2005,
Carrier specialty	IT (programming , network)
Promote contacts	82791234, 68343431, 97105252, 98216442, 77742472
place of creation	Sup'Management
Legal status	sarl
Share capital (Personal contribution of bearers)	300,000 in kind and 600,000 in cash
Activity area	Education
Main activities (eg processing of)	Online learning
Geographically address (of the head office)	Missabougou

Information on the activity of the company

Geographical area of intervention (take the customers by name)	The project will be mainly based in Mali, but the e-learning platform will be accessible throughout the country and potentially in other countries in the region
Main customers (specify the customers , you must take the customers by name)	The main clients of the project will be students , primary , middle and high school students in Mali, as well as teachers who uses the platform to monitor the progress of their students and provide them with a

	personalized support. Companies that are also in the educational field (training)
main suppliers	Key vendors for the project could include internet service and web hosting providers, software development companies to create the e-learning platform, and advertising and marketing companies to promote the platform.
Forecast turnover (F CFA) for the first year	CFAF 14,500,000
Forecast operating profit for the first year (CFA Francs)	CFAF 15,073,530
Number of jobs to be created under the project (specify the number of permanent jobs and the number of temporary jobs)	The project is expected to create several jobs in different areas such as platform design and development , e-learning community management, marketing and advertising , as well as finance and human resource management (5 jobs created)
Additional information	The project May also be able to generate additional revenue through partnerships with text book publishers to provide digital versions of textbooks .

1. COMPANY OVERVIEW

1.1. Business project

Our project is to set up an online educational platform for students and teachers in Mali. This platform will provide easy and efficient access to educational resources , exam topics, answer keys, as well as tools to monitor student progress and improve their performance. We want to create a vibrant online learning community where students and teachers can interact and share relevant educational resources to foster collaborative learning .

1.2. Promoters

Promoters	Experience	profiles
OUSMANE FANE	Bac + License 3 Development / Programming , digital communication, Design and networks	Computer scientist (systems and networks)
MARIAM N'DIAYE	Bac + License 3 Networks, design, programming	Computer scientist (systems and networks)
MAMADOU COULIBALY	Bac + License 2 Web development , maintenance, programming , design Computer scientist (Computer Engineering)	Computer scientist (Computer Engineering)
INAZOUM E YATTARA	Bac + License 2 Web development , maintenance, programming , design	Computer scientist (Computer Engineering)
ASSITAN FOFANA	Bac + DUT	

	Networks, development , design Computer scientist (management)	Computer scientist (management)
MAGO DOUCOURE	Bac + License 2 Web development , maintenance, programming , design	Computer scientist (Computer Engineering)

1.3. Nature of activities / products and services

Expose the activity and the products

Our project is to develop an e-learning platform to improve exam pass rates in Mali. The platform will offer several features such as:

Easy access to answers to past exam papers for students

Student progress tracking to help them better prepare for exams

Personalized support to improve student performance

Sharing relevant educational resources to foster collaborative learning

Interaction between students and teachers to create a vibrant online learning community

In addition, our platform will also offer useful tools for teachers , enabling them to better understand their students ' needs and monitor their progress , and offering them the possibility to provide personalized support to improve their performance.

We aim to create an accessible e-learning solution for students and teachers in Mali that can help improve the education and future prospects of young people in the country. We want our platform to be a reliable and effective source of learning for students of all levels , and we hope this will help reduce exam failure rates.

1.4. Project Cost Summary

A. PROJECT COST ASSESSMENT				
1. Establishment costs				3,500,000
Study / development costs				
Advertising and launch costs			2,000,000	
Incorporation expenses			1.5 million	
Mortgage fees				
Pledge fees				
Other expenses				
2. Investment costs				3,000,000
Ground				
Construction				
Layout - fittings and installations			1,000,000	
Operating equipment				
Office equipment and furniture			1,000,000	
Rolling stock/transportation				
Other costs (patents, licenses, software and similar rights, etc.)			1,000,000	
3. Working capital requirement				0
On purchases of raw materials				
On staff costs				
On Works-Supplies and External Services (TFSE)				
Cash register security				
TOTAL PROJECT COST				6,500,000

2. MARKET [OF THE PRODUCT / SERVICE]

2.1. Products and services / Market segments

Our company offers an online learning platform for students and teachers in Mali. The platform will offers a variety of online courses and educational resources , including exam answers , practice exercises , training videos and interactive quizzes . We aim to

serve elementary , secondary and college students , as well as teachers and parents who are looking for ways to help their children succeed in school .

2.2. Market / industry trends

The education sector in Mali is constantly evolving , with a growing demand for effective and accessible e-learning solutions. Due to the COVID-19 pandemic , many schools have been closed , which has increased the demand for online learning tools . Additionally , many students and teachers face challenges such as textbook shortages and limited access to libraries and educational resources , which further reinforces the need for an e-learning platform.

2.3. Legislative and regulatory framework

We are aware that there are education and data protection regulations in Mali, and we are committed to complying with these laws and regulations . We will also take steps to protect the personal data of our users and to ensure the security and confidentiality of all sensitive information. By making a declaration to the APDP

2.4. Competition

2.4.1. Main competitors

YELENTIC, Kairos

2.4.2. Analysis of strengths , weaknesses , opportunities and challenges

strength :

Offer of innovative products and services

Use of advanced technologies for the e-learning platform

A team of founders with relevant experience in education and technology

Good knowledge of the local market and its needs

- Weaknesses :
 - New on the market
 - Lack of significant initial funding
 - Lack of recognition from the company
- Opportunities :
 - Strong demand for accessible and effective e-learning solutions
 - Growth of the online education sector in the region
 - Growth of young and school-aged population
 - Opportunity to partner with local educational institutions to promote the app and services
- Threats :
 - Competition from other e-learning solution providers
 - Political and economic instability in the region
 - Possible regulatory changes that could affect the busi

To address weaknesses and threats , we will develop an effective marketing plan to increase brand recognition and partner with local educational institutions to promote the app and services. We will also seek additional investments to support the company's growth and improve its market position. Finally , we will develop strategic partnerships to mitigate the risks associated with political and economic instability in the region .

3. SALES AND MARKETING PLAN

3.1. Target customers

Our e-learning app targets students and teachers in Mali. Our main customer will consists of students preparing for exams, in particular end-of- year exams, such as the DEF and the Baccalaureate . teachers looking for better understand their students ' needs , track their progress and provide personalized support will also be key users of our app. As well as those who wish to take online training in any field

3.2. Company marketing strategy /plan

3.2.1. Commercial offer

Our app will be offered as a monthly subscription service with full access to all features of the app, including access to past exam answers , the ability to track student progress and provide personalized support. Access to an interactive platform

3.2.2. Pricing policy

2500 f / per year for each user of the platform (for students who are in exam class);
2,500,000 for companies wishing to adopt our management system

3.2.3. Distribution

We will distribute our app online through bear website and app stores, leveraging digital marketing to appeal to our target customers . We will also partner with schools and teachers to promote our app to our target audience.

3.2.4. Communication / promotion

We plan to promote our app through online advertising campaigns , partnerships with schools and teachers , and through social media. We also plan to host community events to promote collaborative learning and community building around online education .

4. PLAN OF OPERATIONS

4.1. Premises , fittings / facilities and equipment

However , we will need a web server and a development environment to host our platform and develop our application. We also plan to invest in software and productivity tools to help manage operations

4.2. Operations management

Our solution will be operational 24 hours a day , 7 days a week , which means that we will have to maintain technical support for our users at all times.

We are also considering implementing an inventory management system to ensure the availability of online educational resources . In terms of administrative management, we plan to use project management and accounting software to facilitate operation management.

4.3. Production process (industry case)

As our solution is based on an online platform, there is no physical production process involved . However , we will need to develop and update our app regularly to ensure it works well and add new features to improve the user experience .

5. HUMAN RESOURCES PLAN

5.1. The team (profile / skills

OUSMANE FANE

ASSITAN FOFANA

MAMADOU COULIBALY

MARIAM N DIAYE

MAGO DOUCOURE

INAZOUME YATTARA

5.2. Organization chart

Accountant / Management:(person to be recruited)

programming : OUSMANE FANE

development: ASSITAN FOFANA

design: MAMADOU COULIBALY

network: MARIAM N DIAYE

Assistant: MAGOU DOUCOURE

Assistant: INAZOUME YATTARA

5.3. Estimate of personnel costs

We estimate that payroll costs will represent approximately 70% of our initial operating costs , with an expected increase as the business grows .

5.4. Recruitment and training plan

We plan to recruit our team gradually as the company grows . We will implement training programs to enable our team to develop the skills necessary to meet the needs of our business.

6. ACTION PLAN/TIMETABLE OF ACTIVITIES

Activities

Development of the business plan

Financial research

Team recruitment

Setting up the IT infrastructure

App development

Application testing and validation

Launching the app

Teacher training

Acquisition of the first customers

Operation and monitoring of the application

7. FINANCIAL PLAN

7.1. Hypotheses

Customer companies such as schools and training centers

7.2. Cost of investments and financing of the project

7.2.1. Initial investment

DOES NOT EXIST

7.2.2. Project funding

advertising and launch costs : 3,000,000

constitution: 2000000

Layout - layout - installation: 1,000,000

Office equipment and furniture : 1,500,000

other fees (software license : 500000

7.3. Sales forecasts

Talk in detail about the expected turnover in general 3 years

The turnover forecast in general for 3 years is equivalent to 9,000,000 per year . From this we deduce : personal expenses 4,800,000 and depreciation charge which amounts to 6,000,000

We will have:

year 1: 9000000

year 2: 9500000

year 3: 1000000 (Salary increase and financial costs and similar charges

7.4. Load assessment

Personal expenses : 1,000,000 FCFA

Total expenses : 15355120 FCFA

7.5. Financial state

Operating account

D. PROVISIONAL OPERATING ACCOUNT						
Designations/Years	AN1	AN2	AN3	AN4	AN5	AN6 to AN10
1. Estimated revenue						
Total revenue	12,500,000	15,200,000	19,300,000	0	0	0
2. Operating expenses						
2.1 Purchases	0	0	0	0	0	0
2.2 Staff costs	10,000,000	10,000,000	10,000,000	0	0	0
2.3 Taxes and duties	900,000	900,000	900,000	0	0	0
2.4 Works-Supplies and External Services (TFSE)	1,020,000	1,020,000	1,020,000	0	0	0
2.5 Transport and travel	0	0	0	0	0	0
2.6 Other expenses	250,000	300,000	350,000	0	0	0
2.7 Depreciation expense	1,766,550	1,766,550	1,766,550	600,000	600,000	0
2.8 Financial costs and similar charges	396,630	198,315	0	0	0	0
Total charges	14,333,180	14,184,865	14,036,550	600,000	600,000	0
Raw results	-1,833,180	1,015,135	5,263,450	-600,000	-600,000	0
Income Taxes						
Net results	-1,833,180	1,015,135	5,263,450	-600,000	-600,000	0
CIF	-66,630	2,781,685	7,030,000	0	0	0
CUMULATIVE CIF	-66,630	2,715,055	9,745,055	9,745,055	9,745,055	9,745,055

The balance sheet

F. OPENING BALANCE SHEET					
F.1 START-UP ASSESSMENT					
Balance sheet at:					
ASSET	AMOUNT	PASSIVE	AMOUNT		
FIXED ASSETS		OWN CAPITAL AND ASSIMILATED RESOURCES			
Intangible assets		Equity (a)+(b)			
Administration fees	3,500,000	Contribution in Kind (a)	500,000		
other intangible assets		Cash contribution (b)	350,000		
		Net income for the year (profit + or loss -)			
		Other equity			
		Investment grants			
Fixed assets					
Lands					
Construction		TOTAL EQUITY (I)	850 000		
Facilities and Fixtures	1,000,000				

Operating equipment		FINANCIAL DEBTS AND SIMILAR RESOURCES	
Equipment and furniture	1,000,000	Loans	5,650,000
Transport equipment		Leasing debts and similar contracts	
Other expenses	1,000,000	Miscellaneous financial debts	
		TOTAL FINANCIAL DEBTS (II)	5 650 000
		TOTAL STABLE RESOURCES (I + II)	6 500 000
TOTAL FIXED ASSETS (I)	6 500 000		
		CURRENT LIABILITIES	
CURRENT ASSETS		Customers, advances received	
Inventory		Suppliers	
Goods		Tax debts	
Raw materials and other supplies		Social debts	
In progress		Other debts	
Manufactured products		TOTAL CURRENT LIABILITIES (III)	0
Receivables and similar uses			
Suppliers, advances paid		LIABILITY CASH	
Clients		Banks, cash loans	
Other receivables		Banks, overdrafts	
TOTAL CURRENT ASSETS (II)	0		
		TOTAL CASH LIABILITIES (IV)	0
CASH ASSETS			
values to collect			
Banks, cash			
TOTAL CASH ASSETS (III)	0		
GRAND TOTAL (I +II+III)	6 500 000	GRAND TOTAL (I +II+III+IV)	6 500 000

The cash flow statement

E. CASH ACCOUNT (X1000FCFA)							
Designations/Years	AN0	AN1	AN2	AN3	AN4	AN5	AN6 to AN10
SOURCES OF FUNDS							
Personal contribution	850,000						
MEDIUM TERM credit	5,650,000						
Contribution (initial)							
Depreciation allowance		1,766,550	1,766,550	1,766,550	600,000	600,000	-
Net results		-1,833,180	1,015,135	5,263,450	-600,000	-600,000	-
Total RESOURCES	6,500,000	-66,630	2,781,685	7,030,000	0	0	0
USE OF FUNDS							
Establishment fees	3,500,000						
Investment costs	3,000,000						
WCR	-						
Reimbursement of MEDIUM TERM CREDIT		2,825,000	2,825,000	-	-	-	-
Total JOBS	6,500,000	2,825,000	2,825,000	0	0	0	0
FREE CASH	0	-2,891,630	-43,315	7,030,000	0	0	0

CUMULATIVE CASH	0	- 2,891,630	- 2,934,945	4,095,055	4,095,055	4,095,055	4,095,055
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7.6. Financial indicators (optional section)

Ratios, payback period, IRR, NPV

ELEMENTS OF RATIO CALCULATION							
10%							
- 6,500,000	- 66,630	2,781,685	7,030,000	0	0	0	
		SORTING	16%	Over n years			
		VAN	927,348.68	Over n years			
payback period for invested capital							
			YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
CIF			- 66,630	2,781,685	7,030,000	-	-
CIF total			- 66,630	2,715,055	9,745,055	9,745,055	9,745,055
CIF Updated			- 60,573	2,298,913	5,281,743	-	-
Cumulative CAF Updated			- 60,573	2,238,340	7,520,084	7,520,084	7,520,084
					- 1.85377		
		recovery period _		1	12		

		(with update)		1	-22	1 year and 4 months	
				Year	Month		

APPENDICES

Annex 1: Construction estimate , proforma invoices / technical characteristics of equipment

Annex 2: Bank loan amortization schedule

Appendix 3: Financial statements (Provisional operating account , Provisional balance sheet , Cash flow tables)

Appendix 4: Ratios / Performance Indicators

Annex 5: Other documents