

**BRAC Business School**  
**BRAC University**  
**Semester- Spring 2025**



**BUS102**

**Business: Basics, Ethics and Environment**

**Section: 03**

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**Term Paper : Business Plan**

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# LUMORA

## INTERNATIONAL SCHOOL



Shaping Minds  
Building Character  
Inspiring Futures

Letter of Transmittal

June 15th, 2025

MD. Ahsanuzzaman Nishu, Lecturer

BRAC Business School

Kha 224 Pragati Sarani, Merul Badda , Dhaka 1212, Bangladesh

Sir,

I am pleased to submit the registration application for Lumora International School, an English-medium primary institution located in Shantinagar. Our mission is to provide high-quality education that combines international curricula with ethical and moral development, ensuring accessibility for middle-class families.

Enclosed with this letter are the required documents for registration, including:

- Completed Registration Form
- Trade License & Tax Registration (TIN)
- Curriculum Outline & Teacher Qualifications
- Premises Lease Agreement & Safety Compliance
- Financial Sustainability Plan

We kindly request your review and approval of our application. Our team is committed to meeting national education standards while providing a supportive and engaging learning environment for students.

Please feel free to contact us at [admissions@lumora.edu](mailto:admissions@lumora.edu) or +8801861557401 if any further clarifications are needed. We sincerely appreciate your time and consideration and look forward to your positive response.

Yours sincerely,

Mahdi Zaman,

Lumora International School.

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# **1. Executive Summary**

Lumora International School is a brand new school that teaches in English. It's in Shantinagar, Dhaka, and hopes to provide quality education through the Cambridge curriculum at an affordable rate for middle-class parents. Unlike schools that are so popular in Gulshan or Dhanmondi, Lumora hopes to be accessible and economical. It also aims to excel academically and preserve good values based on Islamic and universal principles. The school wants students to grow in all dimensions by preserving small classes, providing a supportive environment, and involving students in out-of-class activities that build confidence and creativity. The school plans to expand from 90 to 450 students within five years with an investment of BDT 10 million and be financially sustainable within the third year. Lumora wants to be a safe community school by welcoming others to join, being frugal with money, and hiring good local teachers. They believe that education has the power to allow individuals to live better lives and motivate them.

## **2. School Concept and Vision**

### **Concept:**

Dhaka is now a bustling city with an all time record high population. This chaotic melting pot houses people of all walks of life from day labourers to highly affluent figures. Amongst all this disparity, there exists a class that has struggled through thick and thin and finally settled into their newfound stability, The middle class. As Dhaka boasts a population of around 24 million people, nearly half of them belong to the middle class. As the middle class people navigate their life through this city, their children usually attend the Bangla medium schools which are abundant. While some opt for the English version of the Bangla medium, the migration towards English medium education, primarily the Cambridge curriculum, has been miniscule due to high tuition fees and transportation costs due to the placement of English medium schools in relatively affluent areas. While the middle class are ambitious about the quality of their children's education, these factors have barred them from making the decision, ultimately affecting the quality of education their child receives. OMUK International School addresses these issues and aims to establish a centre for quality education at a cost that is reasonable to everyone. OMUK International School is an English medium school at the epicentre of Dhaka that delivers the Cambridge international curriculum from grades 1 to 7. We aim to be a hub of quality education along with knowledge and moral values. We believe that education is not limited to academics only, as proper education enriches both knowledge and character. We incline towards moral development of the students through the teachings of Islam. To instill moral values to our children, we have rigorously incorporated religious and universal moral teachings in our curriculum to develop the minds of our diversified students.

### **Educational Philosophy:**

Our educational approach is centred on nurturing our children morally, intellectually, spiritually and emotionally. We strongly believe that an ideal environment is crucial for proper education. We have chosen the Cambridge English medium curriculum to ensure the best international standard education as globalization has removed the barriers all around the globe. But, a quality

education is incomplete without quality development. As a country with a majority muslim population with strong belief, religious moral guidelines are the best medium of moral education that can be offered. Therefore, we have consulted the best scholars and included the teachings of the holy Quran and Hadith. While large classrooms have become the norm for delivering classes and lectures, it is quite evident that an instructor often fails to cater to every student due to the sheer number of students in a classroom. Therefore, our classrooms have been designed to be smaller with an efficient method of seating the students that ensure maximum engagement between the student and the instructor.

### **Core Values:**

- 1. Integrity:** We uphold truth, honesty, and moral courage in all school activities and decisions.
- 2. Excellence:** We strive for the highest standards in teaching, learning, and character development.
- 3. Empathy:** We teach students to understand and respect others through collaborative, inclusive practices.
- 4. Community:** We build strong partnerships with parents and local stakeholders to support student success.
- 5. Discipline:** We emphasize structure, accountability, and mutual respect to foster a productive learning environment.

### **Vision:**

To become the leading institution in suburban Dhaka for the highest quality education and strong moral development. Offer every level of the cambridge curriculum along with subsidiary skills for greater enrichment. Become a household name and retain a strong position in highest rate of success with a strong alumni base. Integrate into the community and provide welfare towards communal establishments.



## **Objectives:**

- 1. Deliver High Quality Education:** Implement the Cambridge International Curriculum and maintain a global standard of education while remaining affordable for middle-class families.
- 2. Integrate Moral and Faith based education:** Assimilate Islamic studies and universal moral principles into the curriculum with high flexibility to enrich students morally, ethically and spiritually.
- 3. Ensure Affordability:** To cater towards the middle class and to retain high inclusivity, spending should be kept to a minimum with the priority towards the quality of education.
- 4. Integrate into the community:** To encourage social development of both the community and the students, other establishments in the community can partner up to deliver an ideal learning environment.
- 5. Instilling Lifelong Values:** Empower students to adopt the core values of the institution and nurture them to be sincere, responsible, empathetic and disciplined in life.

## **Why Cambridge?**

One of the most crucial steps in establishing a school is to choose a curriculum. For Lumora International School, we have chosen the internationally recognized, Cambridge curriculum or CAIE (Cambridge Assessment International Education) as our core curriculum. The primary reasons are-

- **Credibility:** Cambridge curriculum has been adopted by pioneering English medium schools in Bangladesh such as Sunnysdale, Scholastica, Maple Leaf etc, which makes this curriculum highly credible.
- **International Recognition:** Cambridge curriculum is universally recognized and accepted. Leading universities like Dhaka University, BUET, BRACU and NSU all accept this curriculum. Countries such as Australia, Canada, US, UK etc. also have high acceptance rates for CAIE graduates.
- **High availability for skilled teachers and materials:** As an already established curriculum in BD, Cambridge offers high quality and affordable learning materials which

is also widely available around the country, this curriculum is by far easiest to implement due to high availability of skilled teachers in this sector and materials.

- **Balanced Learning Style:** As this curriculum has been implemented and refined through the years, it offers a perfect blend between skill based education and theoretical education, emphasizing understanding over memorization.

### **3. Market Analysis**

#### **WHY THIS School :**

**Rising demand:-**Standing at Shantinagar’s bustling intersection, you can feel a pulse of parents rushing home, of children returning from school, of families dreaming bigger. You don’t need a research agency to see that this place is changing fast. Apartments are rising. The middle class is growing. But when it comes to quality English-medium education—there’s a gap. A serious one.

**Provide a new standard:-**What we’re offering isn’t just another school. It’s a personal mission to redefine education for a new generation of Bangladeshi families—those who want international quality without selling their soul or emptying their bank account. A school that treats values like integrity, discipline, and compassion just as seriously.

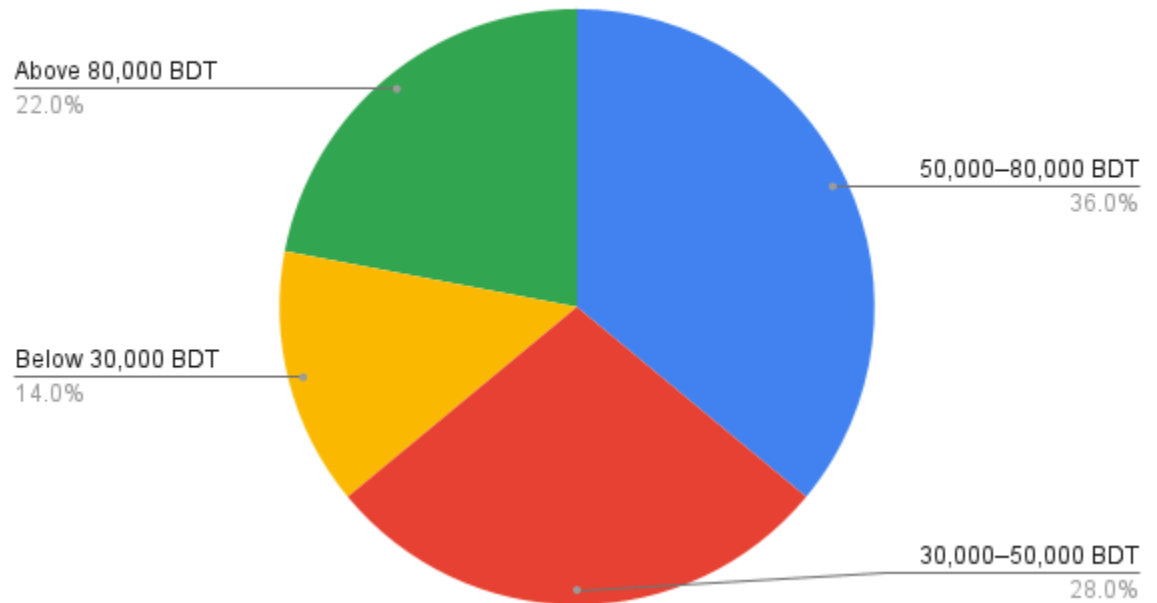
#### **MARKET ANALYSIS (Shantinagar & Surrounding Areas)**

**Target Market:** The Aspirational Middle Class

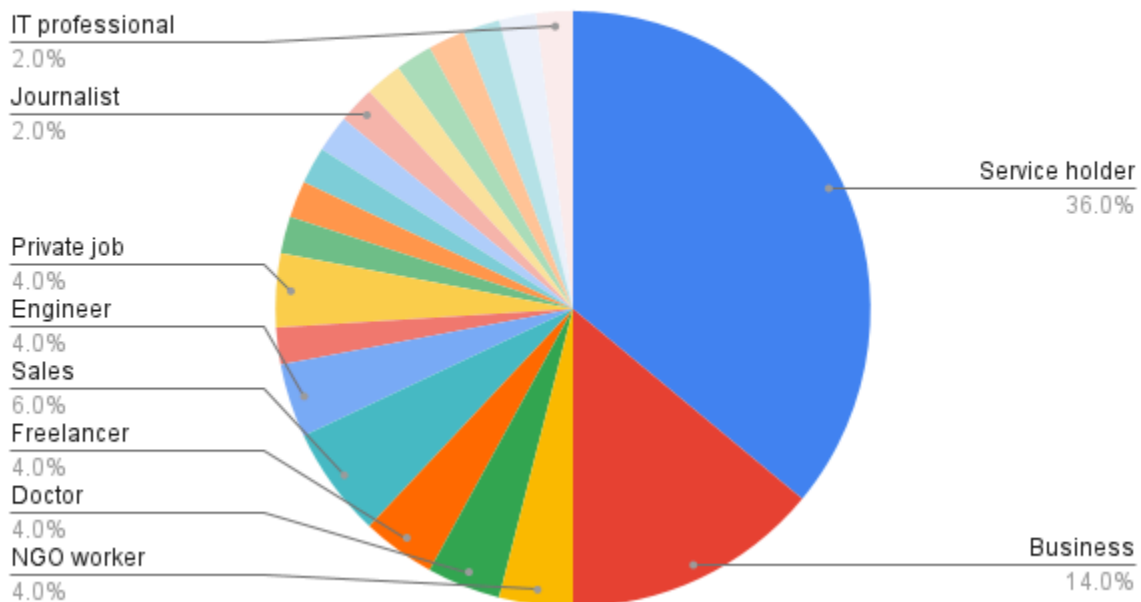
- This school is for the dreamers of Shantinagar. These are families who:
  - **Work hard** in banks, government offices, telecoms, or small businesses
  - Live in newly built mid-rise apartments or aging family homes
  - Have children **aged 4 to 16**
  - **Service holders**
  - **New parents.**

- **Earn** between BDT 50,000 and 150,000 per month

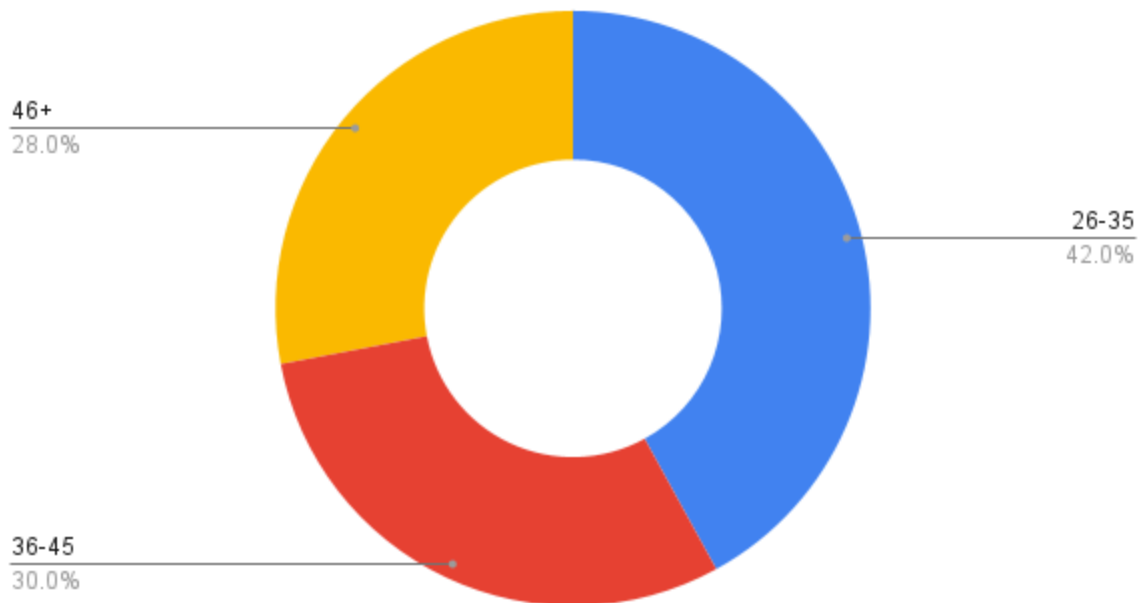
Count of Monthly income



Count of Occupation



Count of Age group



**Keep a limit:-**Want a global education but feel priced out by elite schools in Gulshan or Dhanmondi

**Build a skillful teachers and panel:-**These parents aren't just chasing English fluency—they want their children to grow with confidence, creativity, and strong moral roots. Most grew up in traditional schools, but they want something better for their children.

Size & Opportunity

**Quality with affordability:-**There is an astonishing increase in the population living within the 3km radius of Shantinagar. Analyzing census data, we find that the number of children of school-going age in this region is growing beyond 20,000, of which over 6,000 could readily qualify for a new English-medium school – provided we blend quality with affordability.

**COMPETITOR ANALYSIS: What are others not doing?**

Shantinagar has schools, but not those that today's families aspire to. Here's the lie of the land. What did we gather from parents' feedback (informal interviews):

- "The English version is **no longer sufficient.**"
- "**Islamic Values** are completely absent."
- "**Cambridge schools** are either too far away or too pricey."
- "Focus on **character building is absent** in my child's current school."

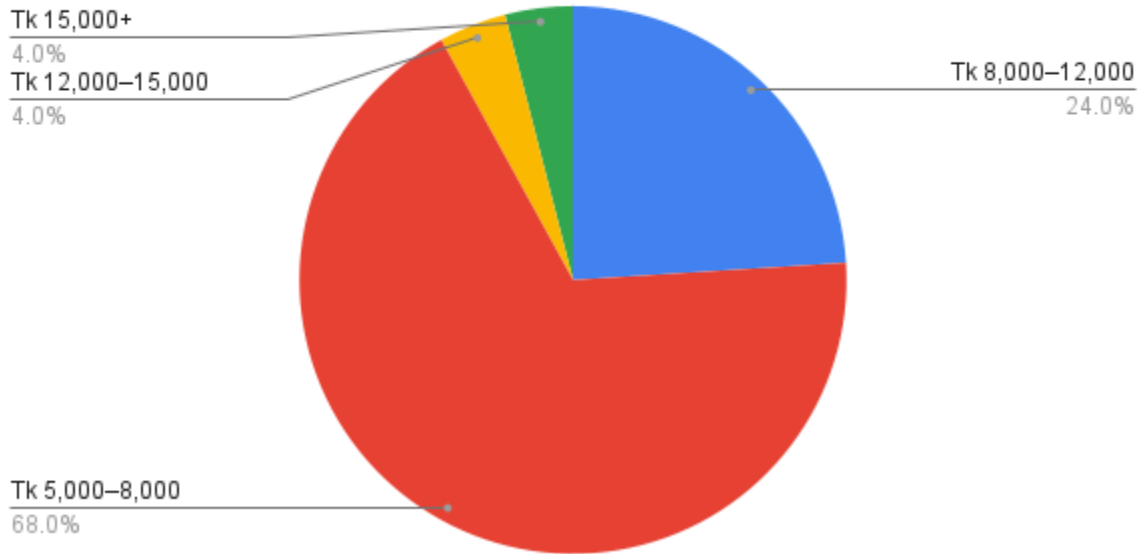
This is where our distinct competitive edge comes from: global curriculum (Cambridge/Edexcel), low-cost, and extensive emphasis on ethics and values education.

## **DEMAND VALIDATION: Real Voices, Real Gaps**

In order to guarantee that we do not assume demand, we undertook the approach that others do not listen. Based on 18 informal interviews conducted with parents and 2 community leaders:

## Parents perspectives :-

Count of How much are you willing to pay monthly for tuition fees for a Nursery/KG student?



- 15 out of 18 were willing to transfer their child to an English value-based school.
- 13 out of 18 claimed the available options were either too unaffordable or did not correlate with their ethical focus.
- 80 percent stated that their ideal location for the school would be within a 10-minute walk or drive from home.

## **4. Marketing Strategy**

- **Branding** : More Than a Name.
- **Name Suggestion**: “Lumora International School”
- Because this isn’t just a school. It’s a fresh beginning—for families, children, and the education system.

“Academic Excellence Built on Strong Ethical Principles.”

- **Logo Concept**: A sunrise behind a tree and open book signifying learning, hope.
- **Brand Personality** : Caring and community-oriented
- **Modern yet traditional**: Global in standard, local in spirit. Media Consumption Activities: Where to Reach Parents.

## **Digital First, But Not Only**

- **Facebook & Instagram Ads**:- targeting demographic in Shantinagar, Siddheshwari, Malibagh
- **Short, emotional videos ads**: “A School That Listens”, “Where Learning Has a Moral Compass”.
- **Website SEO, Virtual Tours, Application Portal, SEO-Friendly Websites Include added**
  - **Parenting blogs** to build trust.
  - **Using whatsapp** chats to optimize q&a response times provides instant access to updated info.

## **Community Engagement**

- **Demo classes**:-“Discovery Days” demo classes for parents and kids
- **Community engagement** with mosques and cultural centers to hold public education forums



- **Free parenting** workshops in community halls once a month.

## **Outdoor Visibility**

- **Posters** in clinics, bakeries, salons & grocery stores in Shantinagar
- **Banners** near the Shantinagar intersection, Mouchak Market
- **Mailbox flyers** in apartments

## **Campaigns**

- **Admission Campaign** which would essentially be a fair, guardians can openly visit and evaluate the school, this campaign will have promotional booklets highlighting the institute's specialities.
- **Promotional offers** such as waived admission fees for the first batch of students and zero tuition fees for the first 2 months.
- **Free branded** school bags, stationeries like pencils, erasers and notebooks for the first 100 admissions.

## 5. Operational Plan

Discussing the plans for operation, we must focus on grabbing and securing the attention of the demographic we are focusing on. Diving deeper, we shall focus on the factors one by one first.

### Establishing a demographic


The area we are attempting to establish ourselves, mostly consists of families with middle-class income. But not necessarily struggling to get by. Their priorities would be -

1. Affordable education
2. Short distance
3. Curriculum

### Strategic Location

Shifting our focus on choosing a location and establishing an infrastructure, immediately there are a few options inside of the Shantinagar area. Here is an overview of the map and nearby schools.

The highlighted area in green is Shantinagar. As marked, there are already a few schools in this area. 2 types have been identified for our purpose of analyzing the market.

Type 1.  Well established. Renowned.

Type 2.  Small scale. Closer to the area of demographic.



Birds Eye view Shantinagar and nearby areas

Immediately, we are eliminating type 1 from our concerns as we are focusing on parents who can bend their consideration to having the school closer as opposed to renowned. It can be taken into notice that, type 1 schools near Shantinagar are more difficult to get to as

- They have to use the busy and traffic heavy main roads to reach them.
- More or less a kilometer away from home.

These factors make some of the parents more willing to pick schools inside of Shantinagar.

As for type 2, there are two competitors we have to take into our consideration. Let's analyze their strengths and weaknesses.

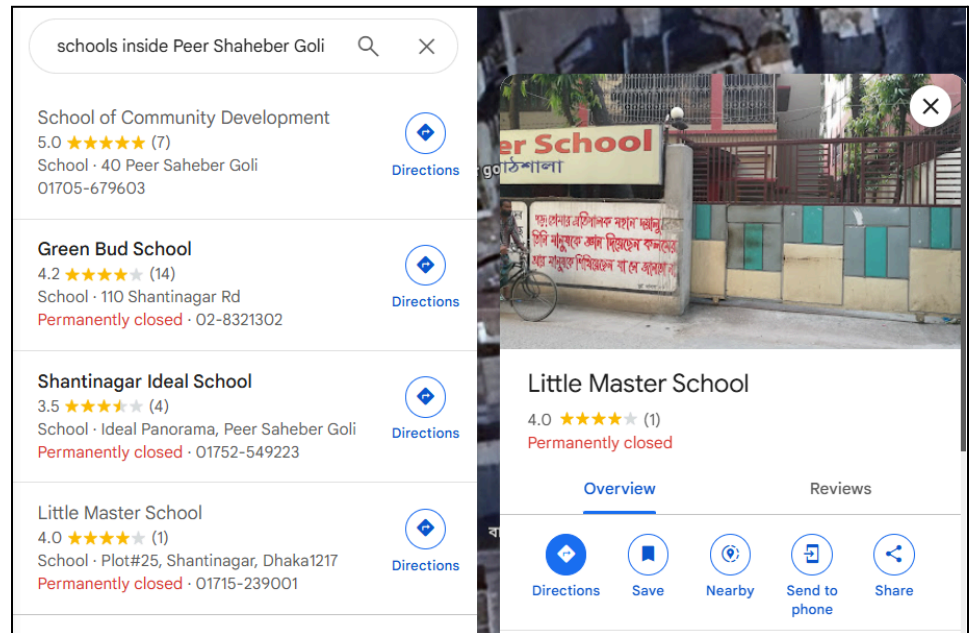
### Strengths :

- Have been around for a few years, gaining some reputation.

### Weaknesses :

- Mostly small in scale, making customers more flexible in choosing other options.

There were more schools but, as shown in the picture, a few of them have been shut down, making it easier to fix a location. Negotiations can be made with the owners of the buildings to rent the space which were previously used as a school before. This can help cut the costs of establishing an infrastructure for our school.



## Infrastructure

Classroom & Learning Spaces	Classroom Essentials
Number of Classrooms: 4	Student Benches & Desks: ~70-100
Faculty Lounge + Administrative Office: 1	Teacher's Desk & Chair: 4
Library/ICT Lab : 1	Whiteboards: 4
Small Play Area: 1 (Outdoor)	Notice Boards: ~4-6
Restrooms : 2-3 (Seperated)	Projectors / Smart Screens: 1

As we move on, more necessities will be added in the future to accommodate more students as we plan on starting off small the first year. There will be a need for additional funds for renovating and inspection. Some other necessities such as fire extinguishers may also be included for the overall quality and safety of the school.

After the initial year, more classrooms will be added through renting more of the building. Implementation of Morning-Day shifts can be applied but not suggested as we shall do so in the later years for students from 2nd to 5th grade. For now, we shall only host classes in the morning. We can, however, have alternating break periods to make it easier for students to enjoy the outdoor playing area.

## Campus Expansion

First priority would be expansion of classroom numbers to accommodate the influx of forecasted students. The expansion plan follows:

### First Year:

- 4 classrooms.
- Administration area + Faculty lounge.
- Library + ICT lab. (The lab will house 10 school computers)

### Second Year:

- 8 classrooms.
- Headmasters Office.
- Faculty lounge (Separate area with Communal table and chairs)
- Separate Library (with 4 large desk and 4 chairs for each desk)
- ICT lab, separated from the library, will house 15 Computers.
- Detention room.

### Third Year - Fifth Year:

- 12 to 15 classrooms based on the admissions.

- Headmaster's room.
- Parents seating area/ waiting area.
- Canteen to accommodate students lunch and breakfast with 12 Desks and 24 Long benches.
- Library with more books.
- ICT lab with 20 computers(Maximum)
- Printing room.
- Detention room.
- 6 Restrooms with separate hand washing areas.
- Theatre room with seating for 40.
- CCTV cameras for surveillance.

#### Sixth Year and Onwards:

- Gradual expansion of classrooms.
- Large playground with play structures (swings, slides, seesaws, monkey bars)
- Catering services for lunches.
- Air conditioned classrooms.
- Faculty area with cubicles and personal desks.
- Dedicated stationary room with industrial printers for question papers.
- Biology Lab room with exhibitions and microscopes.
- ICT lab with upgraded computers and lab assistants.
- Prayer room for students and ablution area.
- Teachers prayer room with ablution area.
- Reception and Information desk.
- Large bulletin board for announcement and notices.
- Integration with fintech services for seamless tuition payments.
- School Transport( Electric bus from Palki).
- Full CCTV camera coverage around the campus.
- Upgraded security with armed guards.
- Locker rooms for personal belongings.
- P.E room and dedicated P.E instructor.

- Speakers for announcements in every classroom.
- Lounge area for Campus staff.
- Uniform requirements.
- Wifi integration around the campus.
- Smart Boards for elevated teaching.

## Curriculum and Teaching Approach

Following the curriculum decided by Cambridge is required in order to operate as a school. This is the bare minimum and the parents may not admit their children in the absence of this.

Primarily, students of Class 1 & 2 have to study -

Bangla, English, Mathematics, Society & Science, Religion &  
Moral education, Arts & Crafts, Physical & Mental education.

If we hold 4 periods every day 5 days a week, including 1 break period students will get 15 periods per week which will be enough to cover all the subjects. Alternating break periods on 2nd and 3rd for class 1 & 2 respectively, we will also utilize our outdoor area more efficiently avoiding too many children in the play area, maintaining a peaceful yet playful environment.

An alternative curriculum can be integrated along with the traditional educational system. There are parents who pay for after-school curriculum in separate institutes such as BRAC Kumon, who teach children English and Mathematics with a different approach as well as some extra activities such as performance, which helps the children to overcome their social awkwardness and help them to become more verbal and responsive which can be found lacking in children who stick to traditional school activities.

The idea is to start an afterschool program which takes place 30-40 minutes after school. This can be a separate plan from our usual school activities allowing us to generate extra revenue which we can re-invest into this idea to make it more attractive and beneficial for the parent's children, helping us grow the number of children who join our afterschool program. We shall introduce activities such as quick calculations, learning advanced english vocabulary, presentation and stage-drama skills to make it worthwhile.

This type of structural proposal allows us to separate two types of institutes into one center, which the parents end up paying for in two different institutes. We are attracting that demographic to us, while making sure we are not forcing this plan on the families that cannot or will not spend more in our school. Through this, the maximum number of customers can be achieved as well as maximizing the amount of purchases that can be made.

### Staffing & Faculty Recruitment

We will aim for newer and less experienced recruits. After going through the selection process and making sure they fit the image of the teacher we aim to provide to our children, an image/idol they can follow - we will put them through teachers training with experienced teachers who have handled classrooms and have excelled at teaching their students. The hiring and training process will take place during the legal registration process of our school which typically takes 6-12 months, making it so we quickly and efficiently establish a strong amount of our material (our teachers and school premises) so we can start our journey as soon as possible.

In the initial years, since we are starting off small, we will hire around 4-5 teaching members, 1 admin member and 3-4 staff members including cleaning maids. With these numbers, we can operate our school at a fairly smooth rate as we have to operate 4 classrooms at once. Once we start generating some output/cashflow, we can slowly organize funding towards more renovations and hiring extra teachers in the upcoming years establishing higher grade curriculums in order to house our students and newer individuals.

We will distribute the teacher to have proficiency over two subjects so we can cover the full set of curriculum.



## Student Admission & Growth Plan

Our plan revolves around growing at a steady pace as we have big plans with our 10 million budget. Through generated revenue and investments we will continue to add more and more facilities and improvements to truly achieve the mark we are aiming for.

In our first year we will have space for around 70-100 students, which we will increase through renting and renovating more of the housing space, making it suitable for our students. Since we want all of our students to stay with us, the classroom would hold at least 1.5 times our original student population but we aim to increase it by at least 2 times because we are estimating a fast growth for our school.

## **6. Financial Plan**

There needs to be a definite financial plan to exhibit if it will be profitable and successful to open the suggested English-medium school in Shantinagar, Dhaka. Using the initial capital of BDT 10 million, the plan sets the budget, funding sources, profit indicators, and financial sustainability in the long term using appropriate accounting concepts.

### **Budget Allocation (10 Million BDT Investment)**

The total initial funding of BDT 10 million will be distributed in major areas to ensure an effective establishment and trouble-free first operation. The budget follows the capital expenditure guidelines and operational expenditure guidelines, with a desired composition to keep infrastructure readiness and working capital needs in place.

Category	Amount (BDT)	Percentage
<b>Campus Setup</b> (leased building, renovation, furniture, classroom and library)	5,000,000	50%
<b>Curriculum Development &amp; Educational Materials</b> (textbooks, digital content, teaching aids, classroom supplies)	1,500,000	15%
<b>Teacher Recruitment &amp; Training</b> (hiring, orientation, teacher training)	1,500,000	15%
<b>Marketing &amp; Branding</b> (school launch campaign, digital media, marketing)	1,000,000	10%
<b>Operational Reserve Fund</b> (salaries, utilities, logistics)	1,000,000	10%
<b>Total</b>	10,000,000	100%

## **Revenue Streams**

The school makes money in several different ways that enable it to repay the start-up investment and remain in business for decades. Following is a general outline of the main ways through which the school makes money.

### **1. Tuition Fees (85–88% of Total Revenue)**

- Year 3–5 projection:

$$450 \text{ students} \times \text{BDT } 5,000/\text{month} \times 12 = \text{BDT } 27,000,000/\text{year}$$

- This income guarantees a favorable operating cash flow, consistent with monthly costs from the Operational Reserve Fund .

### **2. Admission Fees (5–6%)**

- Categorized as one-time revenue, entrance fees assist with student orientation and administrative expenses related to the Teacher Recruitment and Marketing budget
- Assumption: BDT 8,000 per new student  $\times$  150 students/year = **BDT 1,200,000/year**

### **3. Extracurricular Activity Fees (3–4%)**

A type of additional operating revenue utilized to support co-curricular activities (after schools program) such as arts, sports events and training sessions.

- Assumption: BDT 2500/month  $\times$  300 participants/year = **BDT 9000,000/year**

### **4. Sponsorships and Donations (2–3%)**

Regarded as non-operating income, this funds strategic initiatives: library improvements, scholarships, or training grants.

- Assumption: **BDT 600,000–900,000** via CSR partners or community support.

## **Enrollment and Revenue Projection**

<b>Year</b>	<b>Estimated Students</b>	<b>Avg. Monthly Tuition (BDT)</b>	<b>Tuition fee from Grade 1 &amp; Grade 2</b>	<b>Tuition fee from Grade 3 to Grade 5</b>	<b>Annual Tuition Revenue (BDT)</b>
<b>Year 1</b>	90	4,500	4,400	4,600	4,860,000
<b>Year 2</b>	200	4,800	4,650	4,950	11,520,000
<b>Year 3-5</b>	450	5000	4,800	5,200	27,000,000 /year

Other revenue sources like admission and tuition fees are expected to contribute an additional 10–15% annually. By Year 3, total revenue (including all streams) is projected to reach nearly BDT 29.7 to 31.1 million.

## **Profitability and Sustainability**

### **Cash Flow Forecast**

Cash flow shows where the money is going and where it's coming from. Here's a brief overview of what you can expect:

#### Year 1:

90 students, revenue approximately BDT 4.86 million.

The high setup expense will result in a loss for the school.

The reserve fund will bridge the gap.

#### Year 2:

200 students, the income is BDT 11.52 million.

Expenses are fixed at the moment, and income begins to equal them.

Cash flow is nearly break-even.

#### Year 3 and onwards:

450 students, revenue increases to above BDT 27–31 million.

Expenses are well-covered.

The school starts generating a decent profit. This profit can be invested in programs and facilities.

### **Break-Even Analysis**

- Monthly costs: About **BDT 1.1 million**.
- Break-even point: Around 225 students paying BDT 5,000/month.
- Expected break-even: Early Year 3.

Once the school hits this point, it will be self-sufficient and can start growing profitably.

### **Return on Investment (ROI)**

The ROI indicates the performance of the BDT 10 million initial investment over time.

Year 3 net profit: Around BDT 5.4–7 million with a 20–22.5% margin of profit on revenue of BDT 27–31 million.

Cumulative ROI (5 years): 70–90%, estimated based on consistent profitability and modest growth. With a small number of students, the school is still a viable economic investment with long-term social returns.

## **Sustainability Matters**

The yearly value loss of fixed assets like laboratory equipment and furniture will be calculated using standard accounting methods. This keeps the real values of assets clear in financial reports.

The operating budget pays for teacher development, material replacement, and building upkeep to keep the level of education steady.

BDT 1 million has been kept as a reserve to protect against sudden revenue drops, surprise repairs, or price hikes.

They ensure financial stability over the long term and follow the general rules of accounting .

## **Financial Statements and Applying Ratios**

- The school will monitor its cash situation through normal finance reports:
- Income Statement: Measures revenue, expense, and profit over a period of time.
- Balance Sheet: Discloses the school's financial position — consisting of assets (e.g., equipment), liabilities (if there are any), and owner's equity.
- Cash Flow Statement: Helps assess whether the school can meet short-term obligations and make operational decisions.

## **Long-Term Financial Outlook**

By careful financial control and commitment to growth, the school's long-term future continues to be bright:

**Student Growth:** The school forecasts having between 400 and 450 students by the fifth year, hence reaching full capacity at the present campus.

**Grade Expansion:** New grades will be introduced every year until Class X is included.

**Alternative Sources of Revenue:** By offering after-school activities, language courses, and a chance to sell books, the school will be less reliant on tuition fees alone.

**Scholarships:** A separate scholarship fund raised from surplus funds and external donations shall be utilized to provide opportunities for disadvantaged students. **Profit Margins:** To be kept at 20–25% to facilitate reinvestment and small dividend payouts to investors if necessary. The school has a good foundation — it has healthy finances, serves the community, and is poised for steady growth.

## **7. Risk Analysis**

Creating a High-Quality, Affordably Priced English-Medium School in Shantinagar, Dhaka

Establishing a high-quality, affordably priced English-medium school is a risky but socially satisfying investment. Shantinagar is a populated and diverse city center in Dhaka. So, the school should have a vision of providing globally accepted curricula like Pearson Edexcel and Cambridge Assessment International Education while remaining affordable to middle-class parents. There are advantages and disadvantages to the combination of quality and affordability. The major risks and ways to lessen such risks can be viewed below.

### **7.1 Major Risks**

#### **Risk of Enrollment**

The failure of the first registration of the students is a risk. Despite the large number of students in Shantinagar, there will be some families that will prefer traditional schools. Others will be cautious regarding a new school's potential to provide Cambridge or Edexcel levels for less fee. Enrollment challenges might also be encouraged by competition from traditional schools of the local Baily Road, Malibagh, and Moghbazar communities.

#### **Regulatory Risk**

Internationally accredited exam boards and government and Ministry of Education at regional levels must provide a sequence of approvals for private schools in Bangladesh. Credibility and punctuality may be lost through inefficiencies in dealings with Edexcel or Cambridge or alterations in regional laws covering English-medium schools.

#### **Risk in Operations**

Long-term scholastic success depends on capable lecturers, frequent training, and meticulous preparation, particularly while teaching under a Cambridge or Edexcel syllabus. In a competitive labor market like Dhaka, it might be challenging to acquire and keep capable lecturers, especially



those having experience of IGCSE or A-Level systems. Complexity in operation is added by requirements that the learning centers such as virtual facilities and libraries are to international standards.

### Risk to Finances

It should be well-balanced to provide international standard education at a reasonable cost. A major initial investment in funds is necessary to meet the costs of marketing, teachers' salaries, testing, instructional material, rental or maintenance of place, and sundry expenses. Delays in cost recovery or cost overruns will jeopardize sustainability. Compared to private English-medium schools, margins will be thin, and hence, functioning properly.

## **7.2 Mitigation Strategies**

The following tactics can be used to effectively manage these risks:

### Risk Mitigation for Enrollment:

Starting community outreach with a focus on the selling point: The cost of conventional English-medium schools is significantly higher than the Cambridge/Edexcel curriculum. For example: Schools like Little Angels, Spectrum International are not very costly schools in Shantinagar.

To establish trust, provide merit scholarships, open house demo classes, and founding family discounts. Highlight the school as a high-impact, low-cost alternative compared to elite universities.

### Regulatory Risk Reduction

Start with involving local education boards and British Council. For speedy compliance with all the statutory, curriculum, and compliance requirements, utilize seasoned education advisors. Open proper lines of communications with regional offices at Cambridge or Pearson to eliminate registration delays.

## Minimization of Operational Risks

Providing competitive salary structures with professional development (e.g., Cambridge teacher training workshops) and merit pay. Recruiting an extremely capable group of academic leaders to direct teacher mentoring, testing, and lesson planning. Employ digital technologies for monitoring student growth and ensuring classroom cohesion.

## Financial Risk Mitigation

Creating a lean budget strategy for giving maximum priority to educational needs over indulgences. Phased-out infrastructure development as and when the number of students increases. To support the economic flow reality of parents, provide flexible monthly or quarterly payment options. In the event of premature contributions or scholarship, opt for CSR tie-ins or NGO assistance.

In conclusion, developing a wonderful, affordable English-medium school in Shantinagar that is aligned with Pearson Edexcel or Cambridge Assessment is a daunting project that is once-in-a-lifetime but not risk-free. The vision can become a viable possibility by keeping shrewd, student-centered practices in view, developing a relationship of trust in the community, and being sensitive to the local situation.

A values-driven, unambiguous mission—enabling education, no one left behind—will be more critical to success than advertising or buildings.

## **8. Management Team and Staffing**

As discussed previously in the operational plan. The staff members will grow as needed throughout the years.

<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
Admin/Headmaster x1	Admin/Headmaster x1	Admin/Headmaster x1
Teachers 4-5x	Teachers 6-8x	Teachers 6-8x
Cleaning 2x	Cleaning 3x	Cleaning 3x
Staff 1x	Staff 2x	Staff 2x
Guards 1x	Guards 2x	Guards 2x

Again, as mentioned in the operational plan, we shall hire new teachers with proficiency in their teaching field. We will train them through our program by hiring other experienced teachers while we set up our school and go through the legal process of establishing it, utilizing our time and preparing aspiring teachers ready to provide new and bright minds with hope and knowledge.

## **9. Implementation Roadmap**

Let's discuss the process mentioned before one by one to get a clear understanding on how we are progressing through our process of establishment. We can divide the process in 2 sections or timelines : one for registering our school and hiring our staff, the other is after we are registered and start our teaching journey.

### **1. Registration Process**

We shall provide the required documents in order to register ourselves such as Trade License, School Registration Certificate, Affiliation Certificate, Tax Identification Number. Also preparing for other obligatory papers such as Basic Health & Safety Approval, Employment Contracts, Insurance Policy.

We are estimating that gathering all the papers will take around 8-10 months.

### **2. Selection and Training**

While gathering the legal documents, we shall start recruiting. We will interview interested candidates and go through a selection process with the board of directors. After finalizing the teachers and staff, we will train them as we will be looking for mostly new recruits with little experience. This way we can set a realistic expectation for both their salary and our recruits. This process may take from anywhere around 2 to 8 months.

Which is enough time nonetheless.

### 3. Setting Up The Infrastructure

As we are looking at properties which were already used by other schools which were shut down, we will find most of the work already done including : electrical work, outside playing area and room formations. It goes without saying we will need new paint and other methods of renovation in order to fit our standards.

Then we are going to purchase furniture needed for our classrooms. This can be done through local woodworking shops which will be inspected by a team in order to assure quality and design. A few additional decorations to elevate the environment fitting enough to teach children will be set down. Through all this, the infrastructure will be all set.

As we move along, every year we will add more classrooms with the same process.

### 4. Marketing and Student Enrollment

To reach our potential student families, we have to start spreading our word around the area. Some cost effective method will be hanging posters and banners to announce our grand opening. We will also provide free demo classes in the first few weeks to prove our quality. To encourage the parents enrolling their children, we shall also give a limited time offer such as no admission fee in the first 2 months of the opening of our school. We shall also maintain a social media presence with a Facebook group, posting school events so people can look our school up on their phones if they are recommending us to someone else or considering us themselves.

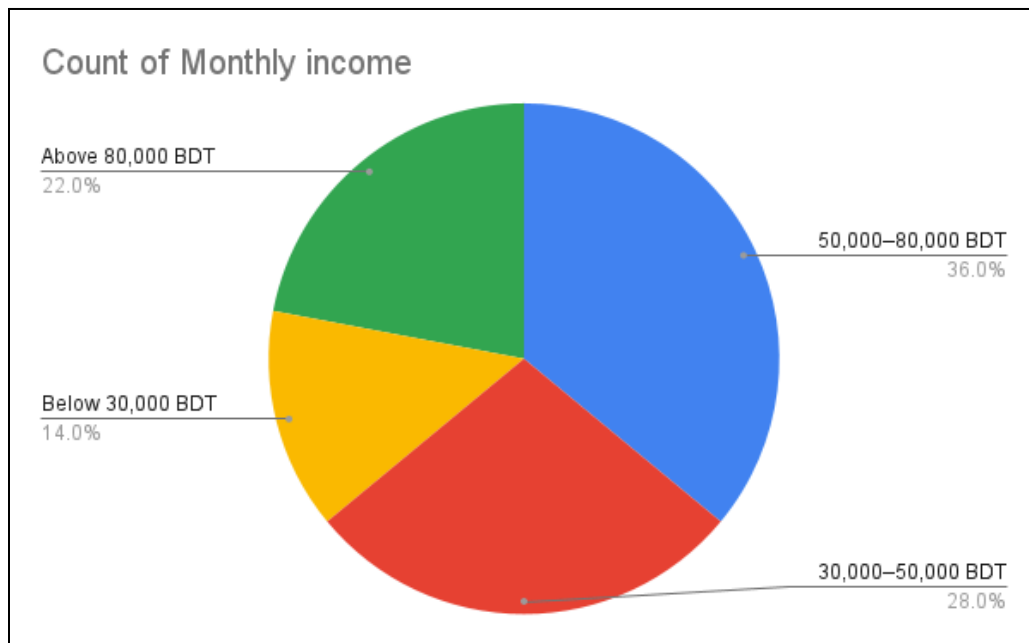
## 5. School opening and operations commencement

First 2 months we won't take tuition fees as a part of our promotional event. After that period, we shall commence with our normal policies. There will also be an after school program. This is more suited towards parents who were planning to admit their children to an outside coaching centre. Being in the same grounds as their child's school should be a more attractive offer to them, so we are optimistic about our extra program.

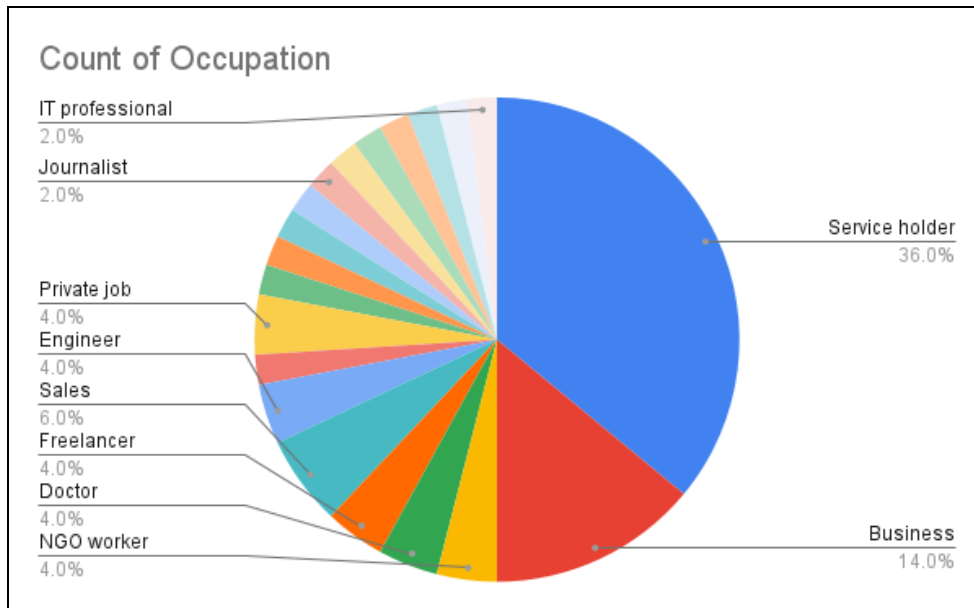
## **10. Appendices**

### **(1) Market Research Data**

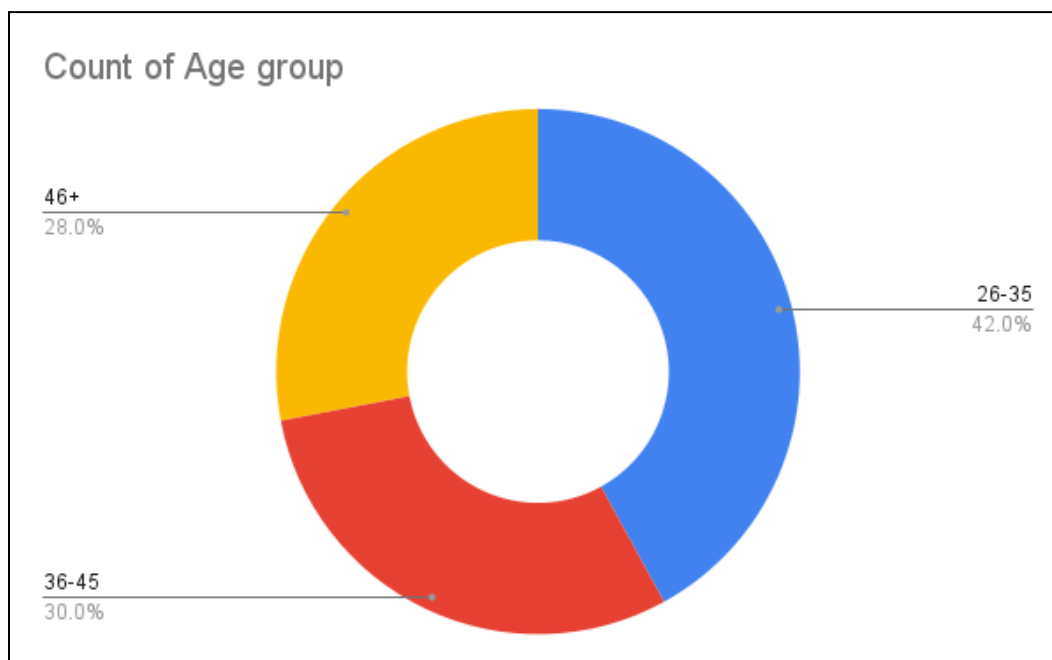
In the survey we conducted with the parents of children in schools, we checked quite a lot of data in order to help our research and analysis.



We found out that the majority of the parent's had around 30k to 80k BDT monthly income. Let's assume the average income is somewhere around 55 to 60 thousand. Which gives us a clear idea of how much monthly tuition is justifiable. We are trying to set realistic fees, while other options which require more fees are available to those who can afford it.

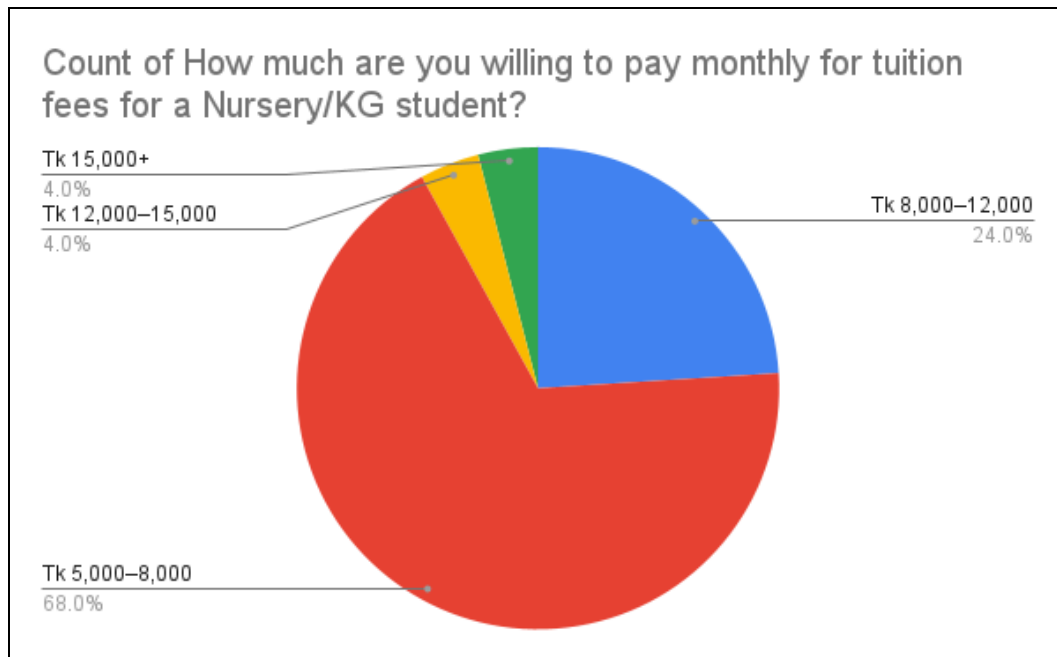


The data for common professions are all over the place. But a huge chunk of them are service holders or in some sort of business.



We tried to record their age demographic to take some advantage and set the tuition but we decided that depending on this data won't be much beneficial.





So we directly asked them how much they'd be willing to pay for their children's tuition. The answer was leaning towards the range of 5,000 to 8,000 BDT. This is why we set a low amount for the base tuition fee while adding more options with extra fees; this way they would be more willing to admit their children to our after school program as well which can go out of that range of 8,000. But we are providing outside activities so more and more people will choose the after-school program to get benefits

## (2) Financial Spreadsheets

Here is an overview of the costs according to their respective classes :

	Monthly tuition	After-school program	Total plan
Class 1-2	4400	2,100	6,500
Class 3-5	4600	2,400	7,000