



# Business Plan for Atlas Terminal™

Carrying your Financial Intelligence needs

*Confidential*

Submitted by: Momin Shahzad

Yahya Khan

Jiyad Khan

Aftab

Muhammad Osama

## *A new Client signs up*

Ahmad is a finance enthusiast who spends a significant portion of his day researching financial news and updates. Ahmad is always on the lookout for the latest news that could affect his investments, but he finds it challenging to keep up with the pace of information and the multiple sources he needs to access to get a full picture. He's tired of constantly opening and switching between multiple tabs to stay updated.

One day, Ahmad comes across the Atlas Terminal, a financial dashboard that promises to streamline his financial research by providing all the information he needs in one place. Intrigued, Ahmad signs up for a free trial of the dashboard and immediately notices the difference.

With the Atlas Terminal, Ahmad can access a wide range of financial news sources, market data, and research reports from one platform. The dashboard is customizable, allowing him to prioritize the news and data that matter most to him. He can also set alerts to receive real-time updates on the stocks he's interested in and track their performance over time.

Ahmad's research process is now more efficient and less time-consuming. He no longer needs to switch between multiple tabs, and he can quickly access the information he needs with just a few clicks. He's also able to make more informed investment decisions thanks to the comprehensive and real-time information available on the dashboard.

Overall, the Atlas Terminal has transformed Ahmad's financial research process, allowing him to stay updated on the latest financial news and data without the hassle of multiple tabs and sources. He's impressed with the dashboard's ease of use and plans to continue using it as a valuable tool in his financial analysis and investment decision-making.

## *Executive summary*

The Atlas Terminal is a subscription-based financial platform designed to revolutionize how individuals and businesses gain market intelligence. A Financial Dashboard will be available to customers that would enable them to access financial insights on a single platform. The team has the following objectives:

- Secure \$45,000 funding for marketing and infrastructure scaling of the Terminal

- Prove that the subscription model can achieve a 60% annual compound return in the next 5 years.
- Grow into the standard platform to access financial information

Atlas Terminal stands out for several reasons. Our platform offers a centralized hub for managing financial data from multiple sources, real-time data and insights, customizable dashboards and reporting, collaboration and team management features, and robust security measures. We also differentiate ourselves by offering a personalized experience that caters to the unique financial goals and preferences of each user.

While the financial news industry provides information on market trends and stock performance, Atlas Terminal offers a comprehensive platform for managing financial data and making data-driven decisions.

Our Affordable (25\$ per month base) subscription-based model will be able to attract numerous clients that require timely, reliable and comprehensive financial data. We will also offer premium membership which will supply market intelligence tailored to user requirements.

In the next five years, we aim to grow our user base by expanding our offerings to new markets, enhancing our platform with new features, and partnering with financial institutions to provide additional value to our users. By leveraging advanced technology and data analytics, we believe that Atlas Terminal has the potential to become a leading provider of financial management tools and services in the years to come.

## *The Concept*

Atlas Terminal is a Financial Intelligence platform that will serve our clients need for market analysis. The terminal will provide financial graphs and metrics for custom market stocks and industries i.e., aviation, health, energy. News and insights specifically tailored to location and time can be accessed on the platform. Market trends will be comprehensively presented to the client which will unburden him from the hassle of time-consuming research.

## *Value Proposition*

Centralized Financial Management:

The platform allows users to manage all of their financial data in one place, providing a holistic view of their financial position. This makes it easy for users to track their expenses, monitor their investments, and optimize their financial health.

#### Real-time Data and Insights:

Atlas Terminal offers real-time data and insights, enabling users to monitor key performance indicators, track expenses, identify trends, and receive personalized recommendations. This empowers users to make data-driven financial decisions and stay ahead of the curve.

#### Customizable Dashboards and Reporting:

The platform allows users to customize their dashboards and reports, enabling them to focus on the metrics that matter most to them. This makes it easy for users to track their progress towards their financial goals and get the information they need to make informed decisions.

#### Collaboration and Team Management:

Atlas Terminal offers collaboration and team management features that facilitate seamless communication and financial collaboration among team members. This makes it easy for businesses to share financial data securely and streamline workflows among team members.

#### Security and Data Privacy:

Atlas Terminal prioritizes the security and privacy of its users' financial data, ensuring that their information is protected at all times. This gives users peace of mind and allows them to trust the platform with their sensitive financial data

#### *Additional Products & Services*

The Platform can offer insurance and advertise company stocks by collaboration with financial institutions that would like to sell their financial products and relay their services to a financially learned audience.

This will help the platform to further retain customers and provide advertising according to the taste of the subscribers.

## *The Market*

### *Context*

The market for financial dashboards has grown significantly in recent years, driven by the increasing need for real-time financial analysis and the growing use of mobile devices. As per the reports by MarketsandMarkets and ResearchAndMarkets, the global financial analytics market, which includes financial dashboards, is expected to grow from \$6.9 billion in 2020 to \$11.4 billion by 2025, at a compound annual growth rate (CAGR) of 10.7% during the forecast period. The global financial dashboard market was valued at \$5.5 billion in 2019 and is expected to reach \$10.6 billion by 2027, growing at a CAGR of 8.5% from 2020 to 2027.

As a new business, Atlas Terminal, a financial dashboard can exploit the growing market in several ways. Firstly, it can offer unique features and functionality that distinguish its dashboard from others in the market. This could include personalized dashboards for different types of users, advanced visualization capabilities, or integration with other financial software applications.

Atlas Terminal can focus on specific target markets, such as small businesses or individuals, and tailor its dashboard to meet their unique needs. By understanding the pain points of these markets, the company can create a product that solves their specific challenges and provides added value.

The market for financial dashboards has grown significantly in recent years, driven by the increasing need for real-time financial analysis and the growing use of mobile devices. Here are some statistics to back up this claim:

According to a report by MarketsandMarkets, the global financial analytics market, which includes financial dashboards, is expected to grow from \$6.9 billion in 2020 to \$11.4 billion by 2025, at a compound annual growth rate (CAGR) of 10.7% during the forecast period. ResearchAndMarkets also estimates that the global financial analytics market will grow at a CAGR of 8.9% between 2021 and 2028, reaching a market size of \$15.6 billion by 2028.

The global financial dashboard market was valued at \$5.5 billion in 2019 and is expected to reach \$10.6 billion by 2027, growing at a CAGR of 8.5% from 2020 to 2027, according to a report by Allied Market Research.

A survey conducted by TDWI found that 83% of organizations are using or planning to use dashboards to monitor key performance indicators (KPIs) and other metrics.

A study by IBM found that companies that use financial dashboards and analytics are more likely to outperform their peers in terms of revenue growth and profitability.

A report by Grand View Research found that the increasing demand for real-time data analysis, the growing adoption of cloud-based solutions, and the need for business process automation are driving the growth of the financial dashboard market.

### *Target Customers*

#### Small and Medium-sized Businesses (SMBs):

SMBs often struggle with managing their finances and need an easy-to-use dashboard to keep track of their cash flow, expenses, and revenue. Atlas Terminal could target this segment by offering a dashboard that is tailored to their specific needs, such as customizable reporting, budgeting tools, and integration with accounting software.

#### Individual Investors:

Individual investors often have multiple investment accounts and need a consolidated view of their financial portfolios. Atlas Terminal could target this segment by offering a dashboard that aggregates investment data from various sources and provides analysis tools to help investors make informed decisions.

#### Financial Advisors:

Financial advisors need a tool to help them manage and analyze their clients' financial data. Atlas Terminal could target this segment by offering a dashboard that integrates with financial planning and investment management software and provides real-time data to help advisors make informed decisions.

#### Large Enterprises:

Large enterprises often have complex financial structures and need a dashboard that can provide an overview of their financial data across different departments and locations. Atlas Terminal could target this segment by offering a dashboard that provides customizable reporting, data visualization, and integration with other financial software applications.

## Non-Profit Organizations:

Non-profit organizations often have limited resources and need a dashboard to help them manage their finances more efficiently. Atlas Terminal could target this segment by offering a dashboard that provides budgeting tools, grant management features, and fundraising analytics.

## *The Competition*

The competition in the financial dashboard market is intense, with several established players and new entrants vying for market share. The key players in this market include Tableau, Microsoft, SAP, Oracle, IBM, Domo, Qlik, Zoho, and Klipfolio.

These players have invested heavily in developing advanced financial dashboard solutions that cater to the diverse needs of their customers. For example, Tableau's platform is known for its powerful visualization capabilities, while Microsoft's Power BI is highly integrated with its Office suite of products. SAP's Analytics Cloud is designed to provide real-time analytics, while Oracle's Business Intelligence platform is highly scalable and customizable.

The competition in this market is driven by a number of factors, including the need to provide accurate and timely financial insights, the ability to handle large volumes of data, and the demand for easy-to-use dashboards that can be customized to meet specific business needs. Established players in the market have already developed a strong brand reputation and a loyal customer base, making it difficult for new entrants to gain a foothold.

However, new entrants can compete in this market by focusing on specific customer segments or by offering unique features that differentiate their products from those of established players. For example, a new entrant could focus on providing financial dashboards for small and medium-sized businesses that have limited IT resources. Alternatively, a new entrant could differentiate itself by offering advanced data analytics capabilities or by providing specialized services for specific industries.

The competition in the financial dashboard market is intense, and companies that are able to offer innovative solutions that cater to the diverse needs of their customers will be most successful. As the market continues to evolve, new entrants will need to stay ahead of emerging trends and technologies to remain competitive in this lucrative industry.

## *Potential Entrants & Encroaching Concepts*

The financial dashboard market is a highly competitive and dynamic market, with many established players competing for market share. However, there is still room for new entrants to make a significant impact in the market, particularly by offering unique features or targeting specific customer segments.

One advantage that new entrants can have in the financial dashboard market is the ability to leverage newer technologies such as artificial intelligence and machine learning to provide more accurate and comprehensive financial analysis. Additionally, new entrants can differentiate themselves by offering specialized services that cater to specific industries or business needs.

However, new entrants in the financial dashboard market also face significant challenges, such as the need to establish brand recognition and build a customer base from scratch. Established players in the market have already built up a loyal customer base and may have more resources to invest in marketing and advertising campaigns.

Moreover, the financial dashboard market is constantly evolving, and new entrants will need to stay up to date with emerging trends and technologies to remain competitive. Established players in the market have already developed deep knowledge and expertise in the industry and may have an advantage in this regard.

New entrants in the financial dashboard market will need to carefully evaluate the competitive landscape and identify opportunities for differentiation to succeed in this highly competitive market. By offering unique features or targeting specific customer segments, new entrants can carve out a niche for themselves and gain a foothold in this lucrative industry.

## *Marketing Strategy*

Atlas Terminal should identify its target audience, which could include financial analysts, CFOs, CEOs, and other decision-makers in businesses of all sizes. Additionally, Atlas Terminal could consider targeting specific industries, such as healthcare or retail, to provide tailored solutions for the unique needs of those industries.

### Brand positioning:

Atlas Terminal should develop a clear and compelling brand positioning statement that differentiates it from its competitors. This could include highlighting the unique features of its platform, such as its intuitive interface, advanced analytics capabilities, or integrations with other financial software tools.

### Pricing strategy:

Atlas Terminal should establish a competitive pricing strategy that is attractive to potential customers. This could include offering a free trial period, a tiered pricing structure that provides different levels of functionality at different price points, or discounts for customers who sign up for annual contracts.



#### Content marketing:

Atlas Terminal should create high-quality content that showcases its expertise and provides value to potential customers. This could include blog posts, whitepapers, webinars, and other forms of content that demonstrate Atlas Terminal's thought leadership in the financial dashboard space.

#### Social media marketing:

Atlas Terminal should leverage social media platforms to engage with potential customers and increase brand awareness. This could include posting regular updates about product features, sharing customer success stories, and participating in industry-specific groups and forums.

#### Search engine optimization (SEO):

Atlas Terminal should optimize its website and content for search engines to increase its visibility and attract organic traffic. This could include conducting keyword research, optimizing meta tags and descriptions, and creating high-quality backlinks from reputable sources.

#### Partnerships and integrations:

Atlas Terminal could establish partnerships with other companies in the financial software space to increase its reach and offer more comprehensive solutions to its customers. This could include integrating with accounting software platforms, payment processors, or other financial services providers.

## *Operations & Facilities*

#### Software development:

The heart of Atlas Terminal's business is its software platform, which requires a dedicated team of developers to maintain and update. The development team could work remotely or in an office environment, depending on the company's culture and preferences.

#### IT infrastructure:

Atlas Terminal's software platform would require a robust IT infrastructure, including servers, data storage, and networking equipment. This infrastructure could be hosted in the cloud or in a dedicated data center.

#### Customer support:

As a financial dashboard business, Atlas Terminal would need to provide excellent customer support to its users. This could include a dedicated support team that is available by phone, email, or chat to answer questions and troubleshoot issues.

#### Sales and marketing:

Atlas Terminal's sales and marketing team would be responsible for acquiring new customers and promoting the company's brand. This team could work remotely or in an office environment, depending on the company's preferences.

#### Data security:

Atlas Terminal would need to ensure the security of its users' financial data by implementing robust data security measures. This could include encryption, multi-factor authentication, and regular security audits.

#### Physical facilities:

Atlas Terminal's physical facilities could include office space for its development, sales, and marketing teams, as well as a dedicated data center if the company chooses to host its IT infrastructure on-premises.

### *Management*

Atlas Terminal would require a strong management team to oversee its operations and growth. Here is an overview of the key roles and responsibilities of the management team, with Momin Shahzad as the CEO:

- **CEO:** Momin Shahzad would be responsible for the overall direction of Atlas Terminal, including setting the company's strategic vision, managing its finances, and overseeing its day-to-day operations. He would work closely with other members of the management team to ensure that Atlas Terminal is meeting its business goals and objectives.
- **Chief Operating Officer (COO):** The COO would be responsible for overseeing the company's day-to-day operations, including its software development, IT infrastructure,

and customer support teams. The COO would work closely with Momin Shahzad to ensure that Atlas Terminal is operating efficiently and effectively.

- **Chief Financial Officer (CFO):** The CFO would be responsible for managing Atlas Terminal's finances, including its budgeting, accounting, and financial reporting. The CFO would work closely with Momin Shahzad to ensure that the company's financial strategies align with its overall business goals.
- **Chief Marketing Officer (CMO):** The CMO would be responsible for developing and executing Atlas Terminal's marketing strategies, including its content marketing, social media marketing, and search engine optimization efforts. The CMO would work closely with Momin Shahzad to ensure that Atlas Terminal is effectively promoting its brand and acquiring new customers.
- **Chief Technology Officer (CTO):** The CTO would be responsible for overseeing Atlas Terminal's software development team and managing its IT infrastructure. The CTO would work closely with Momin Shahzad to ensure that Atlas Terminal's technology strategies align with its overall business goals and objectives.

**Product Development Team:** This team is responsible for designing and developing the financial dashboard software. They are responsible for creating a user-friendly interface, ensuring data accuracy, and incorporating user feedback to continually improve the software.

**IT Infrastructure Team:** This team is responsible for ensuring that the company's IT infrastructure is secure, reliable, and scalable. They oversee the company's servers, databases, and networking systems.

**Customer Support Team:** This team is responsible for providing technical support to customers who use the financial dashboard software. They help customers troubleshoot problems, answer questions about the software, and provide training and educational resources.

**Sales Team:** This team is responsible for acquiring new customers and generating revenue for the company. They identify potential customers, reach out to them, and explain the benefits of using the financial dashboard software.

**Marketing Team:** This team is responsible for promoting the financial dashboard software and building the company's brand. They create marketing materials, develop marketing campaigns, and work closely with the sales team to generate leads.

**Data Analytics Team:** This team is responsible for analyzing financial data and providing insights to customers using the financial dashboard software. They use statistical analysis, data modeling, and other techniques to help customers make informed financial decisions.

**Finance Team:** This team is responsible for managing the company's finances. They create financial reports, manage the budget, and ensure that the company is operating within its financial means.

**Human Resources Team:** This team is responsible for managing the company's workforce. They recruit new employees, manage employee benefits, and oversee employee relations.

## *Financials*

### *Business Model*

The financials and business model for Atlas Terminal would be based on a subscription-based software as a service (SaaS) model. This means that customers would pay a monthly or yearly fee to access the financial dashboard software (\$25 base).

The company's revenue would be based on the number of subscribers it has, as well as the pricing strategy it uses. The pricing strategy would be based on the value that the financial dashboard software provides to customers, as well as the pricing strategies of competitors in the market.

In terms of the financials, the company would have revenue streams from subscriptions, as well as potential additional revenue streams from data analytics services, consulting services, and other value-added services.

To ensure profitability, the company would need to carefully manage its expenses, including the cost of software development, marketing and advertising, infrastructure, and customer support. The company would also need to continually invest in product development to ensure that the financial dashboard software remains competitive in the market.

Key financial metrics that the company would track include monthly recurring revenue (MRR), customer acquisition costs (CAC), lifetime value of a customer (LTV), churn rate (the rate at which customers cancel their subscriptions), and gross profit margin.

The financials of Atlas Terminal would be based on a subscription-based business model that generates revenue from monthly or yearly fees. To ensure profitability, the company would need to carefully manage its expenses and continually invest in product development to remain competitive in the market.

In addition to the financial metrics mentioned above, Atlas Terminal would also need to monitor its cash flow and runway. Since the company would likely need to invest in product development and marketing before it starts generating significant revenue, it would be important to ensure that the company has enough cash on hand to sustain operations during this time.

The company would also need to monitor key performance indicators (KPIs) related to customer satisfaction and engagement. This would include metrics such as customer retention rates, user engagement with the software, and customer feedback and reviews.

To attract and retain customers, Atlas Terminal would need to continually improve its product and provide excellent customer support. This would help to build a loyal customer base that is willing to pay for the company's software over the long term.

In terms of growth strategy, the company could focus on expanding its customer base by targeting new segments or geographic regions. It could also explore partnerships and integrations with other financial software providers to create a more comprehensive suite of financial tools for customers.

## *Financing*

The \$45,000 funding for marketing and development costs could be used to cover expenses such as software development, marketing and advertising, infrastructure, and customer support. This funding could also be used to hire additional staff or invest in new technology to improve the product and customer experience.

It is important for Atlas Terminal to carefully manage its finances and ensure that the funding is being used effectively to achieve its goals. The company would need to track its expenses and revenue closely, and adjust its strategy if necessary to ensure profitability and growth.

## *Assumptions:*

The financial dashboard business, Atlas Terminal, is based on a subscription-based SaaS model.

- The company's revenue would be based on the number of subscribers it has, as well as the pricing strategy it uses.

- The pricing strategy would be based on the value that the financial dashboard software provides to customers, as well as the pricing strategies of competitors in the market.
- The company would need to invest in product development, marketing, infrastructure, and customer support to sustain operations and grow the business.
- The company would have expenses related to software development, marketing and advertising, infrastructure, and customer support.
- The company would need to monitor key financial metrics such as MRR, CAC, LTV, churn rate, and gross profit margin to ensure profitability and growth.

### *Break-even and sensitivity analysis*

To determine the break-even point for Atlas Terminal, the company would need to calculate its fixed costs, variable costs, and unit contribution margin. Fixed costs include expenses that do not vary with the number of subscribers, such as software development and infrastructure costs. Variable costs include expenses that vary with the number of subscribers, such as customer acquisition costs and support costs. The unit contribution margin is the revenue generated from each subscriber minus the variable costs associated with acquiring and servicing that subscriber.

The break-even point is the number of subscribers the company needs to have to cover its fixed and variable costs and break even. Sensitivity analysis could be used to determine how changes in variables such as pricing, subscriber acquisition costs, or churn rate would impact the break-even point.

### *Scenario analysis*

Scenario analysis could be used to evaluate the impact of different scenarios on the financials of Atlas Terminal. For example, the company could model scenarios such as an increase in customer acquisition costs, a decrease in subscription pricing, or a decrease in churn rate. This would help the company to identify potential risks and opportunities and adjust its strategy accordingly.

### *Risks*

The financial dashboard market is highly competitive, and there are risks associated with entering and competing in this market. Risks include:

- Increased competition from established companies and new entrants
- Changes in market conditions or customer preferences
- Difficulty acquiring and retaining customers

- Increased customer churn rate
- Delays in product development or rollout
- Increased expenses related to marketing and customer support
- Legal or regulatory risks

To mitigate these risks, Atlas Terminal would need to continually monitor the market and customer preferences, invest in product development and marketing, and provide excellent customer support. The company would also need to have contingency plans in place to address any unexpected events or changes in market conditions.