[DATE]

**Model/Plan of Proposed Endeavor**

My proposed endeavor is to empower U.S. companies and team-leader workers and enhance their competitiveness by unlocking improved data-based decision-making capabilities, regardless of their role within the organization. I plan to develop a business model that will benefit numerous companies and workers, paving the way for future success across industries.

To achieve this, I will focus on implementing streamlined business processes, utilizing no-code technology as a tool, and providing training to non-tech team-leaders to effectively use these resources. By integrating these activities, I will foster a data-driven culture within organizations, improving accuracy and forecasting in finance modeling and expediting the decision-making process. In turn, I will contribute to enhancing the competitiveness of both U.S. companies and workers by equipping them with essential digital skills.

Leveraging my extensive experience in innovative and flexible business process implementations, complemented by expertise in no-code tools and finance modeling, I will pursue my proposed endeavor for the benefit of the United States. My work will be disseminated within the field through publications in relevant venues, active participation in conferences, and collaboration with industry specialists to advance knowledge and create practical solutions for private policy design in the commercial sector.

**WHY MY PROPOSED ENDEAVOR IS RELEVANT TO THE UNITED STATES**

The United States is currently facing challenges in maintaining its economic competitiveness, mainly due to human factors and slow adaptation of its industry to changing environments. This reality is reflected in the fact that, in March 2022, the United States reached a record figure of 11,855,000 unfilled job vacancies according to Federal Reserve Bank of St. Louis. Unfortunately, this is not something conjunctural, it is a trend; in August 2009, this figure was only 2,338,000[[1]](#footnote-2). This means that industry in general is increasingly being held back by a lack of the talent needed for the new economic environment. For example, there is a shortage of close to one million software developers according to reports in *The Wall Street Journal*[[2]](#footnote-3).

It is clear that this situation is hurting the country's progress, productivity, and finally competitiveness. As a financial economist and entrepreneur within the technology industry, I have experienced this problem first-hand, and have seen how many initiatives by entrepreneurs to modernize their businesses are frustrated by this reality. I have also had to witness how workers who want ardently to engage in such initiatives cannot do so because they do not have sufficient skills in programming or data management, despite their clear talent and experience in their respective industries.

My Endeavor mainly helps to tackle this problem, including the intensive use of no-code technology within business processes, which with adequate training allows non-tech workers who are being excluded due to lack of knowledge in programming or data-manage to be able to contribute with their inventiveness and experience to the industry, as it becomes possible for them to create their own software tools. At the same time, companies will benefit enormously, as they will be able to quickly modernize and adapt their business processes, obtain timely relevant information about their performance, and have more productive and engaged workers.

The decision-making methodologies I have created through finance-modelling allow me to align each business process with the mission of the company, creating a powerful synergy at all organizational levels, significantly improving results and competitiveness, that is, a data-driven culture. A study by Delloite shows how companies with similar efforts developing a strong data-culture approach have double the probability of exceeding their business goals[[3]](#footnote-4).

I really believe in the potential of my Endeavor, and I have chosen the United States to develop it because the US is a serious country that understands the national importance of encouraging a **data-driven decision-making culture**. For example, the US federal government implemented the FEDERAL DATA STRATEGY in 2020[[4]](#footnote-5), and decided to continue this in the Biden administration through the FEDERAL DATA STRATEGY 2021 ACTION PLAN which demonstrates a national interest and commitment to promote this kind of endeavors setting as the first main objective of its Federal Data Strategy as follow: “Building a Culture that Values Data and Promotes Public Usage”.

**MY PLAN FOR ADVANCING MY PROPOSED ENDEAVOR IN TWO PHASES**

1. In the short term, I will achieve multiple collaboration agreements to help companies solve real-world business process problems. My work allows me to discover their underlying needs to adapt my strategy to each company.
2. Once these collaborations have achieved a period of demonstrable sustainability (around 2-3 years), the next step will be to advance a distribution/business model that lets me extend the use of better, more accurate finance modelling based on a solid data-driven culture supported by trained workers taking advantage of no-code technology on their daily business processes.

**PROPOSED ENDEAVOR IN THE US AND THE THREE KEY ACTIVITIES TO DEVELOP IT**

Currently working for a US Company, knowing the US culture, using my experience as a professor, scrum master certified, product owner and product manager (POPM) certified and engineer in RPA, automation and AI-ML technologies in technological environments and entrepreneurial undertakings, my endeavor in the US will be focused on the following three activities:

1. Improve and/or implement business processes.
2. Using RPA and AI Technology with no-code technology as a tool
3. Training non-tech team-leader workers to use it.

Applying these three activities together I will encourage a data-driven culture in organizations which will improve accuracy and forecasting in finance modellingand simplify the decision-making process. My primary goal is increasing the competitiveness not only of companies but also of workers through new digital skills. By introducing my methods and techniques, I anticipate a potential growth of the companies’ competitiveness, of up to 20%.

**PROGRESS TOWARD MY ENDEAVOR**

I have taken steps to advance Phase 1 of my plan, achieving important collaboration agreements that have gradually allowed me to adapt my methodologies to the American business landscape.

I have analyzed and created business processes for a new project using no-code technology for --------------- LLC, receiving feedback from its team of artificial intelligence developers and professional associates. This collaboration allowed the project to launch with low initial costs, addressing the shortage of programmers that had previously hindered progress. By implementing business processes using no-code technology, non-tech employees have taken on programming roles, freeing the valuable time of the best software developers to tackle more significant matters. Unlocking this project created five jobs for non-tech people. ---------- LLC has expressed interest in my endeavor for further development and training in no-code tools, and oversight that new implementations align with the general vision of the projects.

Likewise, ----- Inc has expressed interest in my methodologies for modernizing their business processes, particularly in areas such as manufacturing and inventory. They aim to replace outdated paper-forms and manual transcriptions with digital systems, enabling information to flow directly from operations to digital production reports overseen by supervisors and IT personnel.

Additionally, ------- Inc has contacted me to reevaluate their operational practices and seek innovations, primary related to inventory, management, maintenance, reuse, and the shelf-life of mechanical components.

My contributions will lead to significant improvements in productivity and integration within non-tech workers, fostering a data-driven culture and the development of proprietary software solutions.

My ultimate goal is to enhance competitiveness within U.S. companies and empower team-leaders by leveraging their valuable industry experience with innovative and flexible business process implementations, supported by no-code tools and finance-modelling. This will enable better data-based decision-making for individuals at all levels within the organization.

Thank you in advance for your time considering my proposal.

Respectfully,

[SIGNATURE]

[Full Name]

[Profession]

**MODEL/PLAN OF PROPOSED ENDEAVOR IN THE UNITED STATES**

My proposed endeavor in the United States is to contribute to the U.S. economy by developing and promoting a financial literacy program aimed at improving the financial knowledge of the labor force, enabling companies to reduce employee attrition. By assisting workers in significantly enhancing their financial literacy and, consequently, helping them achieve their long-term financial goals (such as managing expenditures, saving for their family’s education, planning for retirement, making investing, or starting a new business), I will contribute to reduce their debt levels and increase their free cash flow. This, in turn, will generate a significant impact on the U.S. economy and welfare of its citizens. My contribution will also help U.S. companies in increasing employee loyalty and wellness, leading to a more stable and compromised workforce.

I will pursue my endeavor by building on my 15 years of extensive experience with finance, financial modeling, cash flow projections, debt modeling, capital markets, behavioral finance, transmitting knowledge, and high delivery content skills for the benefit of the United States.

I intend to aim the continually growing Hispanic community, providing them with financial education and training about the U.S. financial system to make proper financial decisions for themselves and their families. In doing so, I will contribute to the U.S. economy by enhancing immigrant assimilation, reducing the racial Gap, and empowering immigrants to contribute more effectively to the nation’s economic growth.

The financial literacy program I will develop and promote will be tailored based on several classification methods, and on behavioral economics, gamification, and financial profiling. Additionally, I plan to develop an app to classify the users based on gamification strategies and behavioral finance to understand their financial literacy level.

To execute my endeavor, I will establish a financial consulting business and incorporate digital technology to dynamically and widely disseminate financial awareness. I will also offer in-person conferences, workshops, courses, and financial counseling services, with a particular focus on serving businesses, companies, and household administrations.

**Endeavor of National Importance:**

Financial literacy is a topic that concerns the whole Nation to promote the general welfare. Since 2003 when the Financial Literary Education Commission (FLEC) coordinated by the US Department of the Treasury was created, the vision of sustained financial well-being for all individuals and families in the U.S. was agreed, and strategic direction for policy, education, practice, research, coordination so that all Americans make informed financial decisions was set. Likewise, the White House has acknowledged the importance of financial education as a pillar of the economy and welfare through the Proclamation on National Financial Capability. We can track the importance of Financial Literacy has gained through these 18 years.

The FLEC was able to determine that the Hispanic community has one of the lowest financial literacy levels which affects its future and the next generations. To break this cycle, it is necessary to implement financial literacy lessons in the workforce, especially, in the most vulnerable communities.

Hispanic workforce contributes significantly to the US economy; they add USD 2 trillion to the US GDP. One of the most effective paths to obtain an effective immigration integration to the labor market is through entrepreneurship, and immigrants are twice more likely to create businesses; however, these companies tent to fail more often in part due to the lack of financial literacy that reins in those communities. So, I will assist them to succeed with their starting business by providing them with the required knowledge of economics and financial products.

The recent covid and economic crisis have shown how important is for people to have the knowledge and the technical resources so they can plan for the future to face any unexpected economic situation.

The family is the basic unit of society and bad decisions at home will have consequences not only for the younger members but for the community and the country. This lack of knowledge must be stopped from being perpetuated among the Hispanic immigrants so they can increase their living standards and obtain economic success to be assimilated into the US. Any improvement in financial literacy will have a profound impact on consumers and their ability to provide for their future. My proposed endeavor will also target schools’ fairs and educational facilities to address the family members of the vulnerable community to provide young immigration populations with the essential resources to succeed financially in a personal and professional level.

I have a unique understanding of the intricacies of different cultures. I have worked extensively with different Latin American countries and clients, so I do not only understand their culture but their intrinsic motivations and expectations, in addition to being a native Spanish speaker and having a mid-level in Portuguese.

Demographic Studies, made in 2020, show the urgent need of increasing the USA population to guarantee the growth of its competitive advantage and keep being the world's largest economy.

**Contribution goals of my proposed endeavor:**

My proposed endeavor will benefit the United States in the following manner:

1. To help the workers significantly raise their financial literacy and, therefore, achieve their long-term particular financial goals (expenditures, savings, education for their family, retirement, investing, or creating a new business).
2. To contribute to reduce workforce’s debt levels, and increase their free cash flow by 20%, generating a great impact on the U.S. economy and welfare.
3. To help U.S. companies to increase employee loyalty and wellness allowing them to have a more stable and compromised labor force.
4. To assist the Hispanic community to succeed with their starting business by providing them with the required knowledge of economics and financial products.
5. To provide immigrants with necessary tools and knowledge to understand the financial system in the U.S. to make proper financial decisions for themselves and their families, allowing them to achieve savings, superior education, investments, and retirements plans.
6. To contribute to the US economy by improving immigrant assimilation by increasing their financial literacy, helping to reduce the racial Gap so the Hispanic community can better serve the economic growth of the nation.

**My Plan for Advancing my Proposed Endeavor in the United States:**

To contribute to the U.S. economy, I will develop and promote a **Financial Literacy Program**, consisting of the following:

I plan to classify the users based upon 3 main characteristics:

1) The ability to delay gratification

2) Long term planning

3) Key motivators and family

By using simulations games, I will evaluate how people manage resources, their key motivations, and how their thinking process is structured. This app will allow me to reach a higher audience for my proposed endeavor, and with the results I will refine the models to classify and better segment users. Based on this classification, they will be categorized into one of the three groups: Basic, Intermediate, and Advanced. I will also be able to provide a better understanding of their main issue and the key area to work to improve their financial literacy level.

Following this initial classification, users from different companies will receive a 2-day workshop, tailored, and designed according to their financial literacy level. The workshop will be a specialized mix of lectures and practical exercises. The main topics that are going to be covered in the workshop are:

Basic:

* How to Create a Budget
* Spending patterns and how to hack themselves
* Your relationship with money
* How to define their financial goals?
* How to understand the different interest rates?

Intermediate:

* How to elaborate a financial model to forecast their cash flow
* The importance of credit and how to compare good debt vs bad debt
* Saving for your future
* How to break the cycle of financial illiteracy in your community

Advanced:

* The importance of a retirement plan
* Investing opportunities, different types of investments, and returns
* The expected return equation and how to balance a portfolio
* How to achieve and the time required to obtain their financial goals?
* Creating a business

When concluding the workshop, the application will track their progress by doing a follow-up on the goals they set for 3 months and will evaluate their financial literacy level 6 weeks after the end of the workshop and 12 weeks to perform the final evaluation and survey of the most effective practices users change.

If the users allow it, they will be part of a community where they will receive financial literacy tips, investing opportunities, and the chance to become financial educators at one point starting as assistants in the workshops. With the results, we´ll feed the model to improve the classification with artificial intelligence to improve the clustering process and the most effective strategies. There will be also options for deeper and more personalized support, targeting the particular needs and situations of every individual.

**Organizational Team:**

The initial team of the Program will consist of one Legal Advisor, one Cleric, one Software Engineer, two Commercial Specialists, two Financial Counselors (with the opportunity to expand according to the business situation) and myself, as the Main Coordinator and Supervisor.

The design, development, and implementation of the Program will be managed from the office I will establish for that purpose initially in the state of . I will run the operations of the endeavor to ensure the Program reaches the projected levels of workforce and immigrant communities in the US, in the short and long terms.

We will focus to begin the Program in states where the Spanish-speaking population has a large participation. The 10 states in the United States with the most Hispanics are: California, Texas, Florida, New York, Arizona, Illinois, New Jersey, Colorado, Georgia, and New Mexico.

I will advanced my proposed endeavor through offering in-person conferences, workshops, courses, and financial counseling services.

Having worked and studied both in the U.S. and Latin America has allowed me to experience the differences and similarities between both financial systems and the difficulties Hispanics face when confronted by those, allowing me to create customized strategies and methods to increase financial literacy and impact the national financial stability.

Therefore, I will develop and promote programs focused on helping the immigrant population better understand and successfully navigate the increasingly complex U.S. financial system and to fully participate in the economy. By improving immigrant assimilation, I will help to reduce the racial Gap so the Hispanic community can better serve the economic growth of this nation.

Sincerely,

[SIGNATURE]

[Full Name]

[Profession]

25th April 2023

**MODEL/PLAN OF PROPOSED ENDEAVOR**

My proposed endeavor is to assist U.S. businesses with streamlining their financial operations and resolving complex issues with a view to increasing performance by up to 18 % and profitability by up to 23%. I will do so by leveraging on my extensive experience with accounting, data-driven and multi-scenario financial planning, financial forecast models, and market analysis and techniques in furtherance of my proposed endeavor for the benefit of the United States.

I will focus on United States Small and medium-sized (SME) companies in Financial Services, which have been struggling with low top line and increase in operating costs due to macroeconomics indices that impact their bottom lines. With my endeavor, I will help those enterprises to navigate economics uncertainty, enable growth of their businesses while lowering costs, and improve their cash flow. In this way, I will distribute my wealth of knowledge and experience in the financial planning and analysis as well as my previous professional experience in financial services by bridging the gap between performance drivers and Key Performance Indicators (KPI)'s, how they impact the cost base, and instituting the actions required to bring them back in line.

**PROPOSED ENDEAVOR IN THE US AND THE THREE KEY ACTIVITIES TO DEVELOP IT**

Having recognized by the Office of the United States Trade Representative that Small businesses are the backbone of the U.S. economy, creating two-thirds of all new jobs in recent decades. I will help these Small and medium-sized (SME) companies to realize their corporate goals by using my skills in:

* financial planning & analysis to evaluate and improve the effectiveness of current business processes,
* Streamlining business processes to achieve operational excellence,
* creating and promoting a financial literacy program to improve the financial knowledge of the labor force with a view to reducing employee attrition/turnover.

1. **Financial Planning & Analysis (FP&A)**

Financial planning and analysis (FP&A) refer to the processes designed to help organizations accurately plan, forecast, and budget to support the company’s major business decisions and future financial health. These processes include but not limited to planning, budgeting, forecasting, scenario modeling, and performance reporting.

The new operating model of finance is a team of value-focused finance practitioners expanding opportunities for the enterprise. Better data management and connected tools remove the burden of gathering and preparing data, and provide more time for analysis, insight, and recommendations.

This shift to value-focused finance places a strong emphasis on financial planning and analysis (FP&A). More than simply a box on enterprise organization charts, FP&A is skill set that can bring this vision to reality. FP&A often goes by different names in different companies and countries, but it always has the same goal: optimize the use of capital and resources by supporting business decisions. To compete and thrive in today’s business world, one must be able to pivot quickly – and develop a streamlined and resilient business strategy.

My focuses will be on analyzing, concentrating heavily on revenue, operating costs, and gross margin. I will also focus on reporting as I do a lot of standard margin bridges to understand what is driving the standard margin in each sector — whether it is the volume, average selling price or unit. I perform an intense, deep-dive analysis to try to see where I can help with both top line (turnover) and bottom line (profit before tax).

I am a Chartered Certified Accountant, who gets out from behind the desk to engage with business in understanding the market, the customers and the competitors, curious and do not accept things at face value, a catalyst for change: agile and adaptable; will provide significant benefit to these U.S SMEs business. I have spent almost 7 years in my last 14 years of experience in financial planning & analysis and this has helped by current company, Sanlam Life Insurance Nigeria Limited to achieve a Compound Annual Growth Rate (CAGR) of 15% & 12% of the top line (turnover) and bottom line (profit before tax) respectively in the last 5 years (2018-2022). I will replicate the same or more than this success at United States Small and medium-sized companies.

My data analysis technique includes collecting financial and operational data from each strategic business unit within the organization and from outside the enterprise – such as broader demographic, economic, and market data. All the data collected will be consolidated to create financial forecasts that predict how the business will perform in the future and this includes sales forecasts, cash flow projections, and more. I also use financial forecast models to test out different scenarios, simulate the impact of different variables, and determine the best course of action to drive the right outcomes. I have been using both driver-based- a company’s key business drivers (aka the things that are most important to its success) and multi-scenario- assumptions about what might happen in the future (like Covid-19 pandemic which weakened aggregate output) planning in the last 5 years because it greatly applicable to small and medium-sized companies. This helps to anticipate consequences and then create a plan for responding to each plausible scenario.

The line of action is to estimate the expenses needed to execute the corporate plan based on the revenue from the strategic plan. I then allocate an expense budget to each business unit or function – as well as the revenue and cash flow the organization in question expected to generate. Zero-based budgeting has been my best budget method, and this is rigorously discussed and agreed with every department because it helps to provide for expenses that are wholly, exclusively, and necessary for corporate business.

While all the above steps are essential, performance monitoring and analytics is the storytelling I do for both financial and non-financial decision-maker to understand a situation and take considered action. I prepare different analysis reports with data visualizations that answer questions or curiosity such as “Should we make or buy?”, “Which products or services can we delve into?”, “Which products and services will be most profitable next year and now?” “What market should we target - millennials or Gen z?”, etc.

**Why my proposed endeavor is relevant?**

Despite the wealth of entrepreneurship in the U.S, the road of a small business owner is not easy. Unfortunately, 22% of businesses fail within their first year, 50% after five years and 65% by year 10, according to the Bureau of Labor Statistics. The top reason why small businesses fail is cash flow problems. They failed because of poor or lack of financial planning due to the rising costs associated with a robust FP&A software or machine learning software. Even those who can afford it still failed because most entrepreneurs and small business owners do not talk to professionals for advice. All too often Small and medium-sized business owners “fly by the seat of their pants”. The owners, often, are responsible for all functional areas of the business but this can reduce efficiency.

Ultimately, I will focus on United States Small and medium-sized (SME) companies in Financial Services, which have been struggling with low top line and increase in operating costs due to macroeconomics indices that impact their bottom lines.

**Who are the beneficiaries of my proposed endeavor?**

Apart from the U.S. Small and medium-sized (SME), who will experience a significant increase in revenue and profit through my proposed endeavor, the U. S. economy will benefit from the impact through tax on chargeable profit of those enterprises. Also, the rate of filing for a claim for unemployment benefits will be reduced when these SMEs thrive with my proposed endeavor. The communities will not be left behind from the Corporate Social Responsibility that will be accrued due to positive impact that will be created in the societies.

**Where will my proposed endeavor is needed?**

While my proposed endeavor will thrive in States like Texas, North Carolina, Pennsylvania, California, Ohio, etc. that have over 3,000 average number of business owner jobs, there is a great opportunity in Idaho where, Farm Bureau Insurance which is a medium-sized insurance company with average 323 employees and a revenue of $9.2M continue to be a leading provider of auto, home, and life insurance across South Carolina for all people from all walks of life. This type of financial service, with my proposed endeavor will continue experiencing a positive trajectory in all her KPIs especially the Return on Investment (ROI).

**When will my proposed endeavor is needed?**

The time of my proposed endeavor in United States is now. Business environment is changing dramatically and acknowledging that the small and medium-sized (SME) companies have faced mounting challenges to meet changing business demands in recent years might be “putting it lightly.” Hence, as business gets faster and more competitive, companies need the ability to forecast with greater speed and accuracy. They must work with leaner budgets and find new and creative ways to drive profitability, resilience, and business continuity.

1. **Streamlining business processes to achieve operational excellence**

Streamlining means optimization. Streamlining business processes refers to the practice of identifying and eliminating repetitive and unnecessary steps or activities in a process to make it more efficient and effective. The goal of streamlining business processes is to reduce waste, improve efficiency, and increase productivity.

Companies are losing 20-30% of their revenue yearly no thanks to inefficient processes. Gallup poll revealed that only 32% of U.S. workers were engaged in their jobs in 2015. So, streamlining business processes not only reduces errors and speed progress but also helps to clarify job duties and enforce accountability.

Streamlining business processes to achieve operational excellence comes in different ways. For example, there’s no reason to take on all the business-related tasks on your own. Some tasks or processes are completely off your plate. Doing it cause more harm to the bottom line than what one can imagine. So, outsourcing them to people who know how to get the job done in an efficient way and lower cost. The main benefit is that you can get more done in less time. ***“The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one”- Mark Twain.***

During my last 14 years of experience, I have been involved in internal control and process management as well as project management that involves finance automation. I have been a member of the finance automation project team and I have also led more than two times as a Project Manager. As we speak, Sanlam Nigeria is currently starting another project called “PROJECT BOOKEEPER” of which I have been nominated to be a Project Manager. This is project is a continuation of streamlining our business processes whereby all decision-makers would be able to see financial numbers of the subsidiary companies real time with a view to taking decision without waiting for group or consolidated financial statements from the parent company.

Below is an excerpt one of the processes I led in the past that significantly increased our revenue as well as the profit margin. This was performed when we discovered we were losing money to our competitor due to a complex process of receiving and allocation our individual life insurance premium. I overhauled the process, redesigned it, recommended a new way of doing it to the management and our top line moved north while the bottom line also achieved its target.

A diagram of a flowchart

Description automatically generated

While I was streamlining the above business process, I religiously followed the following steps to achieve the aforesaid great performance.

* Process mapping: I tried to map out all the redundancies steps that have been affecting the direct debit and allocation of premium to the policyholder’ account.
* Analyze our current flowchart: I scrutinized the steps considered good with the help of detailed information (using business process improvement tools, such as the 5 Whys Analysis (asking “why” 5 times until you find the root cause of any problem) from each strategic business unit responsible solely for individual life insurance premium.
* Streamline the work processes: I broke down those considered good internal process into small and more manageable steps by keeping them short and simple and targeting the desired output.
* Documentation: I document all the activities performed, what led to it, how it was done with a view to creating a new manual step to follow.
* Test the new flowchart: With joy in my heart, I tested the new flowchart and we noted that there was an increase in an individual life insurance premium.
* Refine & Optimization: I did not rest on my oars; I refined the workflow over time & optimized where any new step is needed.

**Why my proposed endeavor is relevant?**

With my proposed endeavor, I will help U.S. SMEs to deliver more with a higher quality output while using the same or fewer resources and this will translate to better profit as their costs would be drastically lowered. The reason business needs to keep a firm grip on costs is inflation. Streamlining business processes is one of the best ways to save time and costs. This can be done by reducing redundant tasks or creating new ones altogether to minimize cost by 13 % and maximize efficiency in an organization by 20%. The pandemic and the current economic environment have also forced many businesses to change the way they operate.

**Who are the beneficiaries of my proposed endeavor?**

It would be a win-win solution for U.S. Small and medium-sized (SME) and the economy when there is an increase in the bottom line. When market dynamics become uncontrollable by the business, one of the options is to streamline the business processes with a view to experiencing a significant increase in revenue and profit and this is guaranteed with my proposed endeavor.

**Where will my proposed endeavor is needed?**

My proposed endeavor will be successful in all U.S states because there is no business that is not experiencing macroeconomics headwinds as we speak. The only way to curb the rising costs caused by inflation is to internally adopt a business model or strategies that would guarantee business continuity.

**When will my proposed endeavor is needed?**

The time of my proposed endeavor in United States is now. As macroeconomics headwinds continue eating deep, U.S small and medium-sized (SME) companies need to change the way processes/tasks are done. They must work with versatile finance professional and find new and creative ways to drive profitability, resilience, and business continuity.

1. **Creating and promoting of a financial literacy program**

Financial literacy refers to the ability to understand and apply different financial skills effectively, including personal financial management, budgeting, and saving. This the ability to understand personal finances and allow an individual to make informed and effective decisions in securing their future.

During my last 14 years of working professional experience, I have been transferring financial independent knowledge to individual, private, and corporate companies. The aim is to ensure corporate and individual are financially free from unnecessary encumbrance. In the last 7 years, I have been involved in teaching, especially, to the retirees, of the benefits of annuity compare to program withdrawal when they are retired. Efforts by the private sector to improve financial literacy, particularly by financial service firms, tend to focus on retirement planning. In the U.S, most companies have transitioned from providing “defined benefit” retirement plans to “defined contribution” plans. This development effectively shifts the responsibility for retirement savings and investing from employers to employees, making the topic of financial literacy even more important for the well-being of our social security and retirement systems.

My plan is to create and promote a financial literacy program to improve the financial knowledge of the labor force allowing companies to reduce employee attrition/turnover as well as helping the retirees to retire well. Currently, U.S. group financial literacy into three broad categories: early education/adoption, mitigation, and retirement planning. Early education efforts focus on developing a baseline understanding of money and economic forces. Mitigation efforts, on the other hand, aim to reactively address the negative impacts of financial illiteracy through education and alleviative tools. These tools can come in the form of personal financial advisory,

loan consolidation, and general education to fill in the holes left by poor or nonexistent early education. Finally, retirement planning efforts focus on helping individuals set retirement objectives and identifying the actions and decisions they need to take to achieve those goals.

To carry on my endeavor, I will dwell heavily on the mitigation, and retirement planning because these are the critical group where once it is missed, it would have a negative impact on the societies. I will open a financial consulting business where financial literacy would be taught to disseminate financial awareness dynamically and broadly through in-person conferences, workshops, courses, and financial counseling, particularly for businesses, corporates, and household.

**Why my proposed endeavor is relevant?**

According to a study by the Milken Institute, 57% of Americans are financially literate. But unfortunately, almost half of the population lacks the knowledge to make sound financial decisions. Their analysis paints a troubling picture of the current state of financial literacy in the United States. They posited that the empirical evidence suggests that many individuals in the US—both young and old—lack the basic knowledge and skills required to navigate today’s complex financial world successfully, financial literacy in the US varies significantly among sociodemographic groups—more than in similarly developed countries. There are clear and persistent gaps in financial literacy along racial, socioeconomic, and gender lines, which—if unattended to—are likely to amplify existing inequalities across the population. To this end, with my proposed endeavor, I will help all and sundry to be financially independent to achieve personal goals, have cash flow, cater for contingencies.

**Who are the beneficiaries of my proposed endeavor?**

Overall, the findings indicate that many US **adults** lack the basic knowledge and skills required to engage in sound financial decision-making. Findings from the most recent PISA assessment (2018) suggest that, like their adult counterparts, many **high school students** in the US lack basic financial knowledge and skills. Moreover, it is known that financial knowledge was considerably lower among **Blacks and Hispanics** than among Asians and Whites. According to a report by the US Department of the Treasury, the **federal government** spends approximately $300 million annually on initiatives designed to promote financial and economic literacy. From the foregoing, it is crystal clear that adults, high school students, Blacks and Hispanics, federal, states & local government, corporates, private companies, even Asians and Whites would benefit immensely from my proposed endeavor when it is finally delivered.

**Where will my proposed endeavor is needed?**

My proposed endeavor would be needed across all the United States. Starting in the 2024-2025 school year, Georgia will require students to take a half-credit financial literacy course in either the 11th or 12th grades. The legislation allows the course to be stand-alone or incorporated into an existing course and it can count toward math, social studies or elective credits that are required for graduation. I can help Georgia to achieve this great milestone.

**When will my proposed endeavor is needed?**

Financial literacy is a life skill that affects many parts of our lives. The more one knows about the money, the more confident one feels when making financial decision. My proposed endeavor is needed all the way from early education/adoption, mitigation, and retirement planning.

**Conclusion**

In this model – plan of my proposed endeavor in U.S., I have narrated some of my professional skills that will help U.S small and medium-sized (SME) companies to achieve their corporate goals. These include but not limited to the use of my skills in financial planning and analysis (FP&A), streamlining business processes to achieve operational excellence, creating and promoting financial literacy that would help those enterprises to navigate economics uncertainty, enable growth of their businesses while lowering costs, and improve their cash flow. In this way, I will distribute my wealth of knowledge and experience in my previous professional experience in financial services by bridging the gap between performance drivers and Key Performance Indicators (KPI)'s, how they impact the cost base, and instituting the actions required to bring them back in line.

Thank you in advance for your time reading this statement and considering my request.

Sincerely,

Chartered Certified Accountant

E-mail:

Phone:

**PLAN FOR FUTURE ACTIVITIES IN THE UNITED STATES**

My proposed endeavor is to contribute to the reconstruction and modernization of America's transportation infrastructure promoting economic growth and sustainable territorial development by prioritizing climate change mitigation, resilience, equity, and safety for all users.

In furtherance of my endeavor, I will assist U.S. construction companies improve the road and highway infrastructure projects through the implementation of Building Information Modeling (BIM), Virtual Design and Construction (VDC) methodologies, and enforcement of integrated management systems (IMS) in order to comply with international standards of quality, environmental responsibilities, and occupation health and safety, to achieve transportation connectivity ensuring safe crossings over waterways, railways, and highways. In this way, I will not only help promote quality of life, sustainable territorial development, road safety, national asset management, and project planning, while addressing risks and gaps in the project projection and construction, but also create job opportunities in underprivileged areas, and reduce unemployment rates by investing in new specialized staff and independent contractors and transferring skills and knowledge to the US workforce.

Utilizing my extensive experience in infrastructure, construction, design, and civil engineering, particularly in BIM, VDC, IMS, and road/highway construction, I will provide advisory services to U.S. construction companies and design solutions for their road and highway projects. As a specialist in civil engineering, I align with the U.S. government's recognition of the importance of STEM (Science, Technology, Engineering, and Mathematics) professionals in driving U.S. competitiveness and global leadership.

My work will be circulated in the field through strengthening the implementation of cutting-edge construction technologies, prioritizing sustainability, equity, and safety in project planning to stand out in the market and appeal to clients who value these values. Additionally, I will participate in industry associations, participating in conferences, and developing and sharing research and best practices that can help the company to stay up-to-date on the latest trends and build relationships with potential clients and partners.

**Development of my Proposed Endeavor**

To carry out my endeavor I will establish **ABC Group LLC** under the laws of Florida. Leveraging my expertise in road and highway development, I will guide ABC LLC's operations and provide a full range of services, including preliminary studies such as site selection, feasibility studies, detailed design, engineering and project execution plans, project monitoring and reporting, and construction management. By doing so, I will generate, through my company, strong demand for construction materials and other related industries, leading to an overall boost in the supply chain. This, in return, will generate versatile economic benefits, contribute to local development, and create direct and indirect job opportunities. Additionally, I can provide training services to American companies on the application of Building Information Modeling (BIM), Virtual Design and Construction (VDC), and Integrated Management System (IMS) methodologies. My contribution will extend significant value and benefits to American construction companies and agencies, as I will help them to improve the quality of assessments and ensuing decision-making processes related to deteriorating highways and roads in the United States by eliminating the subjectivity associated with current visual inspection techniques.

By supporting the growth and progression of the U.S. economy, even in challenging macroeconomic conditions, I will make a significant contribution to the United States infrastructure development. Moreover, I seek to advance my endeavor within or near some of the economically distressed communities and historically underprivileged areas also known as Opportunity Zones and HUBZone[[5]](#footnote-6) areas.

The Opportunity Zones initiative is an incentive to spur private and public investment in America’ underserved communities. Currently, the state of Florida has 427 designated Opportunity Zones, including 427 low-income communities. My proposed endeavor aligns with the locations and will serve to support the citizens of some of the underprivileged areas and communities in and around the city of Miami, FL, which are designated as Qualified HUBZone Census Tracts, that have high poverty rates and are considered to be in Historically Underutilized Zones (HUBZone) in accordance with the U.S. Small Business Administration (SBA) agency’s HUBZone program. My initiative with ABC Group LLC aims to generate strong revenues from our services to expand our team, hire specialized full-time staff and independent contractors, and create job opportunities in the U.S. economy. Through ABC Group LLC I plan to introduce new services in the U.S. transportation industry, enhancing public sector decision-making and creating job opportunities for workers, contractors, and interns. Through ABC Group LLC I will hire experienced and educated U.S.-based professionals specializing in environmental consulting and provide training and guidance to create qualified industry professionals, reduce unemployment rates and benefit the U.S. economy. As a U.S.-based company, ABC Group LLC is committed to transferring skills and knowledge to the U.S. workforce.

**Execution of my Proposed Endeavor**

Through my company, I intend to help diverse private enterprises, government agencies, and citizens across the U.S., with a special focus on those located in Florida, the primary target for ABC Group LLC. This strategic positioning in the U.S. market holds significant value, presenting profound benefits to American agencies and companies responsible for orchestrating extensive road and highway construction projects.

I will hereby detail the services I intend to provide along with the necessary steps to implement them:

* *Site selection:* These services involve identifying and evaluating potential sites for a construction project based on a range of factors, including environmental, regulatory, and logistical considerations. With a focus on maximizing efficiency, through ABC Group LLC I will provide a final recommendation that integrates both quantitative cost impact of locations and qualitative operating conditions that are best suited for the client’s specific goals. We will then initiate the purchase sale agreement, perform all environmental research, confirm zoning variance commitments and initiate infrastructure development to certify a site is suitable for the intended use.
* *Feasibility studies:* These studies involve conducting a comprehensive analysis of a proposed project to determine its viability and identify potential issues or challenges that may need to be addressed, and they include the following:
* Site Analysis - an analysis of the proposed site for the road or highway construction project. This may involve conducting site surveys, evaluating the existing infrastructure, and assessing any environmental or regulatory factors that may impact the project.
* Traffic Analysis - an analysis of the traffic patterns in the area surrounding the proposed project, involving conduction of traffic studies, evaluating existing traffic infrastructure, and assessing the impact of the project on traffic flow.
* Cost Estimation - a cost estimation for the proposed project, involving estimation of the cost of materials, labor, equipment, and other resources required for the project.
* Risk Assessment - a risk assessment to identify potential risks and challenges associated with the proposed project. This may involve assessing factors such as project timeline, budget, and regulatory compliance.
* Project Scope Definition - A feasibility study will typically define the scope of the project, including the goals, objectives, and deliverables of the project.
* Benefit-Cost Analysis - a benefit-cost analysis to assess the potential benefits of the project in relation to its costs.
* *Preliminary and detailed design*. This involves creating a detailed and well-planned design to ensure that construction projects are completed efficiently, effectively, and safely. These services include the following:

1. Preliminary Design: In this phase, we will work to create a conceptual design for the road or highway project. This may involve conducting site surveys, analyzing traffic patterns, and considering environmental factors such as topography and drainage. The preliminary design may also include developing a project scope and budget, and identifying potential issues or challenges that may need to be addressed in the detailed design phase.
2. Detailed Design: This involves creating a detailed plan for the construction of the road or highway, including the layout, alignment, cross-section, and grading of the roadway. Detailed design services may also include developing plans and specifications for drainage systems, pavement design, landscaping, and other infrastructure components.
3. Permitting and Approvals: This involves to secure necessary permits and approvals from local, state, and federal agencies. This may include obtaining permits for environmental impact assessments, wetland mitigation, and other regulatory requirements.
4. Value Engineering: This process involves reviewing the design plans to identify areas where cost savings can be achieved without sacrificing quality or performance. This may involve reevaluating material choices, refining construction methods, or exploring alternative design options.

* *Construction management.* This stage refers to the oversight and coordination of construction activities on a road and highway construction project, ensuring that the project is completed on time, within budget, and to the required quality standards. As such we will provide clients will the following: Project Planning, Procurement and Contracting, Resource Management, Construction Scheduling, Quality Control, Safety Management, Project Reporting.

To further illustrate how I intend to carry on my business in support of my proposed endeavor, I have also included a separate **Business Plan for ABC Group LLC**.

**My qualifications and benefits of my Proposed Endeavor to the United States:**

I am a highly qualified Civil Engineer with a Master's in Global BIM Management for Infrastructure Projects, with over 5 years of experience in infrastructure design and construction. My professional achievements and expertise are widely recognized, and I have acquired the respect of numerous colleagues, partners, and clients, who have sought my guidance and advice over the years due to my track record of delivering exceptional results, innovative methodologies, and creative approaches to support the organizations I have been associated with and the clients I have served.

Originating from one of the most challenging markets in South America, I bring extensive experience and have successfully navigated complex and large-scale project activities in Colombia. My roles as a technical resident engineer, calculator, and supervisor for geometric designs of roads and topographic surveys, head of quality control and laboratory, advisor for implementing BIM methodologies in road construction, and coordinator of quality and integrated management systems in a multinational construction firm have provided me with a comprehensive skill set. The application of my professional knowledge within the U.S. will contribute to overcoming environmental concerns, issues, and risks. Moreover, it will significantly contribute to the overall advancement of American companies and the prosperity of the nation’s economy, society, and citizens.

The following outlines several **advantages that** **U.S. businesses and citizens can anticipate** upon engaging my specialized knowledge:

* **Improving the efficiency of the transportation industry:** Transportation congestion results in significant costs to the economy. **A 20% increase in congestion leads to 1,800 job losses and a $244 million reduction in regional output**[[6]](#footnote-7), largely due to increased spending to counteract congestion. Infrastructure investments that reduce freight travel time and operating costs can increase industry productivity, resulting in reduced labor and operating costs, increased vehicle productivity, and more efficient workload management. Reliable methods are needed to analyze investment options and prioritize public investments in transportation systems for enhanced trade, sustainable economic growth, improved safety, environmental quality, and goods delivery. Leveraging my expertise, I will offer preliminary studies such as site selection, feasibility studies, detailed design, engineering and project execution plans, project monitoring and reporting, and construction management. This could lead to reduced commute times, lower transportation costs, and increased accessibility for individuals and businesses.
* **Generating demand for products from various related industries/Strengthening downstream and upstream industries:** Among the services I will offer are preliminary studies, engineering and project execution plans, and project monitoring and reporting. Through these efforts, I will stimulate substantial demand for construction materials and interconnected industries, consequently catalyzing a holistic improvement in the supply chain.
* **Introduction of innovative approaches, improved cost-effectiveness, and generation of additional revenues:** I have introduced innovative and dynamic approaches to the engineering and transportation industry in Colombia. In the U.S., I will implement new technologies such as BIM, VDC, and integrated management systems for road and highway construction projects, promoting mass transit and tourism.
* **Contributing to the achievement of the U.S. Sustainable Development Goals (SDGs):** As a professional committed to sustainable development, I strongly believe that economic vitality, environmental resilience, and quality of life are closely linked through the global ecosystem. Therefore, I am motivated to promote pragmatic actions that contribute to achieving sustainable development in the US. I follow the highest industry standards in transportation infrastructure construction and prioritize the use of eco-friendly materials in construction projects to support sustainable urban development. In addition, I believe that the construction sector plays a vital role in resilience plans as climate-related disasters increase in frequency. As such, it is essential to ensure the quality of basic infrastructure such as roads, bridges, ports, airports, railways, and transportation systems.

I recognize the need for construction management strategies that integrate quality, safety, productivity, eco-friendliness, and information technologies. As the owner and manager of ABC Group LLC, I will be committed to Corporate Social Responsibility (CSR) towards all stakeholders. My aim is to stimulate an eco-friendly approach to business, promote knowledge transfer, and improve human resources to build a better society.

* **Reduction of the U.S. unemployment rate, enrichment of the U.S. pool of experts and knowledge transfer:** My proposal with ABC Group LLC aims to generate strong revenues from our services to expand our team, onboard specialized full-time personnel and independent contractors, and foster job openings within the U.S. economy. I intent to introduce innovative services to the U.S. transportation sector, elevating public sector decision-making and creating avenues for employment for workers, contractors, and interns. I will recruit experienced and educated U.S.-based professionals who specialize in environmental consulting. My training and guidance will help to create proficient industry experts, thereby lowering unemployment rates and benefiting the U.S. economy. As a U.S.-based entity, ABC Group LLC is committed to transferring skills and knowledge to fortify the U.S. workforce.
* **Financial benefits:** As ABC Group LLC, our goal is to provide various services that will have a positive impact on the U.S. economy by generating tax revenue. Our projected net profit and payroll expenses are expected to increase in the next five years, leading to an increase in total taxes paid. We anticipate our payroll taxes to start at $53,250 in Year 1 and reach $195,723 in Year 5, while our net income taxes are expected to increase from $18,645 in Year 1 to $97,116 in Year 5. In Year 1, we project to pay a total of $71,895 in taxes, and we aim to increase it to $292,839 by Year 5. Our contribution to tax revenue will support the U.S. economy and contribute to its growth.

**Current opportunity for my Proposed Endeavor:**

Various companies in the field have expressed interest in my proposed endeavor, services that I will provide through my company. Among them:

1. **Sulk**, a leading privately-owned construction company founded in 1982, is interested in utilizing the recipient's services in the United States. They seek talented companies and individuals who can help maintain their competitive edge and push the boundaries of what is possible with the power of innovation. Suffolk believes that I can bring value and expertise to their projects through the advisory services I can provide through ABC Group LLC in the transportation, road, and highway construction industry.
2. **Ga Welding Services**, a leading construction company and full-service facility provider of fabrication and installation of structural steel and miscellaneous metals in Miami, FL. The enterprise is interested in utilizing the services I will provide through ABC Group LLC on specific projects or assignments in the United States.
3. **GH LLC**, a leading short-term construction, remodeling, and rental company with a strong presence in the United States, dedicated to delivering exceptional projects that enhance tourism infrastructure and make a positive impact on communities. The enterprise is interested in collaborating alongside ABC Group LLC as my expertise in civil engineering, BIM, VDC, and IMS would be a valuable addition to their team.

**Conclusion:**

With a strong academic background in civil engineering and a proven history of accomplishments spanning infrastructure design, construction, and leadership roles in impactful road and highway projects, I possess the expertise necessary to make substantial contributions to the realm of civil engineering in the United States. This extends not only to advancing the success of U.S. enterprises but also to fortifying the nation's transportation infrastructure. In alignment with the U.S. government's acknowledgment of the vital role played by STEM (Science, Technology, Engineering, and Mathematics) professionals in fostering both national competitiveness and global leadership, I stand prepared to contribute meaningfully.

My adept professional insights and skills will significantly augment road and highway construction projects—a cornerstone of Florida's and the entire U.S.'s economic progress and prosperity. This contribution is poised to yield substantial positive outcomes for the American economy and enhance the quality of life for its citizens. My resolute commitment remains steadfast in furthering the country's economic growth and overall prosperity.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Full Name

Civil Engineer

Master in BIM Management for Infrastructure Projects

1. *Total Unfilled Job Vacancies for United States*- https://fred.stlouisfed.org/series/LMJVTTUVUSM647S# [↑](#footnote-ref-2)
2. *America´s Got Talent, Just Not Enough in IT-WSJ-* https://www.wsj.com/articles/americas-got-talent-just-not-enough-in-it-11571168626 [↑](#footnote-ref-3)
3. Analytics and AI-driven enterprises thrive in the Age of With: The culture catalyst | Deloitte Insights- https://www2.deloitte.com/us/en/insights/topics/analytics/insight-driven-organization.html [↑](#footnote-ref-4)
4. Federal Data Strategy 2020 & 2021 Action Plans-

   https://strategy.data.gov/assets/docs/2020-federal-data-strategy-action-plan.pdf

   https://strategy.data.gov/assets/docs/2021-Federal-Data-Strategy-Action-Plan.pdf [↑](#footnote-ref-5)
5. <https://maps.certify.sba.gov> [↑](#footnote-ref-6)
6. <https://www.choicesmagazine.org/choices-magazine/theme-articles/agricultural-grain-transportation-are-we-underinvesting-and-why/benefits-of-transportation-investments-how-you-measure-matters> [↑](#footnote-ref-7)