**Mobisoft Ltd**

12

**BUSINESS PLAN**

**Entrepreneurship Development Assignment**

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## EXECUTIVE SUMMARY

Mobisoft Ltd is an IT company that aims at delivering information every time and everywhere in the palms of people in form of mobile phones as well as on their personal computers.

When it comes to information and communication technology, Africa is now considered as an emerging continent. Having been lagging behind for centuries, Africa is now building knowledge-based economies. Rwanda is considered as a model in that knowledge-based economy building, with clear strategies and vision. In order to make information accessible to the majority or even all Rwandans, the Government of Rwanda has put in place infrastructures, which are considered to be the best in the whole of Africa.

Statistics state that in 2010, the mobile penetration in Africa was 50% of the population, while it was 2% in 2003. Mobile penetration is now more than 45% in Rwanda, while the first telecom company came in the country only 13 years ago. Having the above information, it is clear that the best way to use technology in providing information to a wider population is delivering it through mobile phones.

It is in that line of thought that Mobisoftcame in to be one of the pioneers in this way of providing information. Mobisoft is an IT company that develops software, especially focusing on developing mobile applications, SMS and non-SMS applications. The aim of these applications is to deliver information in the quickest and easiest manner, by putting them in the palms of the people that need information. It will achieve this by conducting regular researches about finding the needs that the Rwandan society meets and producing a software-based solution towards that need.

Mobisoft will make the difference in the market place because it is one of the first to use Django as the type of technology for mobile and web application development in Rwanda. It has a very skilled team and leadership that are goal-oriented and experienced. Having developed various applications that are used by Rwandans nowadays and that are appreciated, we believe that working together will be an advantage for us over competition because we are not novices but professionals. We have a strong research team, technical team and business development team that are ready to bring new technologies and expertise acquired in various environments they have been working in individually.

Rwanda is ranked first in the East African region when it comes to Information and Communication technology growth. Having more than 46% of the Rwandans owning a cell phone, we can easily say that our market is 46% of the Rwandan population, for the moment because the number increases each and every day. Our mobile applications will come to solve the everyday Rwandan problems, the Rwandan that lives in the village and find it hard to access complicated technologies or even doesn’t see their impact on his life. By giving him SMS applications, this Rwandan will be beneficiating from technology while remaining in his lifestyle. It will be easier for that Rwandan to shift to higher technologies, having experienced their impact in their daily lives through the SMS applications, that they might use to know when the veterinary is visiting the region or when they can register of their medical insurances. Our applications are not targeting Rwandans only but also foreigners that visit our country. The foreigner might want to eat in some kind restaurant but have no idea who to ask to know that information. Our applications will play the role of the city guide, by guiding him to the best restaurant for them according to the needs they specify.

Mobisoft sales strategy is three tiered. First, the company will plan on achieving first year direct sales of $21,000 which is equal to 12,600,000Rwf in the target market. Secondly, the company will plan to achieve a more profitable level of sales equal to or better than $26,000 in year two, equal to 15,600,000 Rwf and 35,000$ in year three equal to 21,000,000Rwf. Thirdly, the company plans to aggressively promote its services with higher profit margins to allow for maximized profits.

It the first year of operations, Mobisoft plans on breaking even. In years two and three the company will become more profitable as contracts and clientele increase and as the company learns to become more efficient in developing applications.

The initial start up expense for Mobisoft include: capital $20,000 equal to 12,000,000Rwf, marketing $8,000 equivalent to 4,800,000Rwf and business support $3,000 equal to 1,800,000Rwf. Capital funds will be used to purchase hardware components, specialized software, and rent for the offices.

## 1. BUSINESS DESCRIPTION

Information is a vital thing when it comes to development, either personal or country wide. However, even though Rwanda is an advanced country in terms of Information, Communication Technology infrastructure, the means of providing information every time everywhere is still a challenge.

The IT industry is a growing industry. As Rwanda is embracing the technological era, small and medium enterprises in IT (SMEs) are increasing in number. As the country is planning to build a knowledge based economy, a lot of investments are made in the IT sector, either from the public or the private sector. However, the information, which is the main thing not to say the only thing to be channeled by ICT is not reaching a satisfactory percentage. There is a visible gap between the investments and their productivity.

Mobisoft Ltd comes to fill on that gap, by providing to you the basic information to the tool that more than 46% of the Rwandan population uses; the mobile phone. By doing various researches, we believe that we will be providing to the everyday Rwandan, as well as foreigners in our country, accurate and desired information. We believe that research is at the core of a successful business, reason why in addition to having a strong software development team, we also have a research team that would work hand in hand with the software development team to achieve our goal of providing needed and accurate information.

### 1.1 Mission

Mobisoft Ltd aims at delivering the right product to the right people and at the right moment.

Our company will be developing different applications software according to end users needs and requirement for their day to day transactions and also providing information services from those applications services for those who need while considering their mobility ,our information services will reach the handheld devices for a better comfort.

### 1.2 Mobisoft Ltd history

Mobisoft Ltd is a unique company with a unique history. It is made of people with different backgrounds, yet sharing the same ideals and vision. Some of our management team members went to the same university. They shared the same dream of making Rwanda the next Silicon Valley. They agreed on first acquiring experience in various environments and companies, and start building their dream with a strong professional background. While acquiring the necessary skills, they met different people who joined them and shared their vision of Rwanda. Throughout the years, they got to know each other and after having the certitude that they are on the right track, they decided to leave their respective employers and move on to give their dream a name, Mobisoft Ltd.

### 1.3 Vision

Our vision is to be a leading firm in IT in East Africa and generally all over the world in providing IT solution of High Quality for most company and population in need with a high revenue income. We believe that our vision is realizable because we are a goal-oriented and purpose-driven team. We do not think of ourselves as dreamers but rather achievers. That is enough for us to think that we will realize our vision.

### 1.4 Goals

Our goals are:

* to provide high quality technical and information service solutions to any Rwandan and east African in need in order to facilitate his tasks and keep them updated with the flow of information accessible to them through his possessed IT resources.
* to keep a satisfactory relationship with our clients. We believe this to be achievable by having a 24/7 customer care call center and by offering them the shortest response time possible, compared to our competitors.

### 1.5 Competitive Advantage

Mobisoft will make the difference in the market place because it is one of the first to use Django as the type of technology for mobile and web application development in Rwanda. It has a very skilled team and leadership that are goal-oriented and experienced. Having developed various applications that are used by Rwandans nowadays and that are appreciated, we believe that working together will be an advantage for us over competition because we are not novices but professionals. We have a strong research team, technical team and business development team that are ready to bring new technologies and expertise acquired in various environments they have been working in individually.

## 2. MANAGEMENT TEAM

Our management team is comprised of people with many years of experience in the long-term care provider and software development industries. We are laser focused on the customer’s needs!

### 2.1 MANAGEMENT TEAM PROFILES

**Benimana Jessie Gakwandi .**

She is the Chief Execution officer (CEO), she graduated from Carnergie mellon University, a global research university recognized for world-class arts and technology programs. She has been working in the mobisoft ltd since it started and she is one of the founder of Mobsoft Ltd.

She decided to join hands with other Mobisoft ltd founders, after she has been working in MTN for three years as a Voice telecommunication program manager. She has done a great job there and is always considered as a genius when it comes to monitoring and meeting the goals in information systems department to ensure smooth integration of voice and data telecommunication systems.

She also worked as an IT Project Manager in Rwandatel which was also a telecommunication company. She was accountable for working collaboratively with client liaisons and members of project teams to develop and manage projects.

**Emma Marie Muhumuza.**

She is the Chief Operation Officer (COO) , she has gained a lot of experience in developing and as well as managing various software projects for example HiComm which helps people to communicate to the board of senates in the country. She graduated from Kenyatta University and Emma's experience includes Quality and Project Management in both acute and long-term care settings.

She worked in COGEBANK, where she was the director and in playing this role she contributed a lot in empowering excellent service providing and this brought the bank to win an award for being one of the banks in Kigali to provide customer care and excellent services to customers.

She worked as a the assistant Operation Officer for James Gatsinzi the owner of a local Internet service provider for 4 years and she made a big deal in providing assistance both on the technology and general business management.

**Nubuhoro Rosette.**

She is the Project Manager ,who obtained her Bachelor’s degree in Finance from SFB 6 years. She is an inspiring project manager who has been a success in accomplishing all the projects that have been done so far in terms of project objectives and evaluating the projects activities.

She has to report to the Chief operation officer about the project status and budget- to- actual costs; reports on project slippage, complex or newly identified technical problem or budget/cost changes.

**Cyusa Charles Eloi.**

Applications Programmer and Designer, Graduated from Carnegie Mellon university in Information technology. Before joining Mobisoft Ltd, he used to design and implement software solutions for RDB, a large business institution in the country in order to understand the needs of customers today in a changing industry.

Charles was an independent computer programmer and consultant for quite a long time (7 years) after his graduation. He developed and maintained PC-based programs for the long-term care industry, medical services and testing, and real estate tracking systems.

**Celine Kayitana Mucyo.**

She is the Marketing manager who understands the principles of marketing, an excellent face-to-face and telephone communicator. She has been able to demonstrate success and experience managing major accounts customers and large contracts or even a business; particularly she has achieved a lot in genuine sales development. She has got an experience from the market for six years.

She holds an MBA (Masters in Business and Administration) which she obtained from the University of West Virginia.

**Claire Kayitesi.**

She is the Sales Representative, graduated from the university of Yale and has been in the financial and information technology businesses for over six years. Began career as a technician but because of people skills and a desire to build business relationships, moved into sales three years ago.

Claire was a senior retail consultant with Cousins Consulting and has worked with both small and large retailers alike for seven years.

### 2.2 BOARD OF DIRECTORS.

Our Board of the directors is comprised of some of the people who are found in the management team, namely;

Benimana Jessie Gakwandi.

Cyusa Charles Eloi.

Kayitana Mucyo Celine.

All these are the founder of the Mobisoft Ltd company.

### 2.3 BOARD OF ADVISORS.

**Mr Mwakijele Jonathan.**

He has spent a long time, more than 16 years in the IT industry and will be advising us on how to overcome many challenges that we might face in the everyday activities that will be done in the company.

## 3. COMPANY OWNERSHIP

### 3.1 Organization Structure

Mobisoft Ltd is a start-up company that has a skilled and experienced team, looking for becoming one of the biggest company in mobile application development in East Africa and extend to all over Africa.

That is why even the organization of Mobisoft Ltd is not one of the company with a limited vision but one of the future big company in mobile application development.

### 3.1.1 Functional organization

Mobisoft Ltd has a Chief Executive Officer(CEO) at the head who coordinates everything in the company and even outside the company. He leads every cooperation and partnership that Mobisoft is involved in. Everything has to be communicated to him before it could be done, this does not mean that he can not delegate some one from the company in his name.

The CEO cannot accomplish his work without assistance, that is why the company has other four officers: Chief Operational Officer(COO), Human Resource Manager, Marketing manager.

COO, the technical manager, he is responsible for the design, development and administration of transactional and analytical data structures. He is the one who make sure if the current work can be done according to deadlines they have. He ensures for company leading position among other competitors, creating innovation spirit inside his technical team. As I mentioned, COO has a technical team that work with him composed of three programmers that analyze, design, and implement products.

Human resource manager provide leadership and coordination of company functions. He develop and implement corporate human resource strategy and programs, and he is responsible for all human resource activities for the company. He has to provide advice, assistance and follow-up on company policies, procedures, and documentation.

Marketing is the department which projects and hikes the overall business; Marketing manager develop, establish and maintain marketing strategies to meet organizational objectives. This department work together with another form of department responsible for sales activity lead by a Sales representative.

Sales representative leads the process of promotion of goods and services in order to encourage or convince the buyer to purchase the same so that the title is transferred from the seller to the buyer or conversion into cash or any other mode of payment is known as ‘sales’. Sales representative is responsible for all sales activities in assigned accounts or regions, and manage quality and consistency of product for service delivery.



Fig 1: Organizational Structure

### 3.1.2 Division structures

Mobisoft Ltd is an IT company that develops software, especially focusing on developing mobile applications, SMS and non-SMS applications. It means two products can be done at the same moment by the Mobisoft Ltd technical team.

Every product has his own management, it does not change the structure explained before, but this management work under the actual structure of the company for a specific product.

Each product has a manager, a software analyst, a marketing manager, a financial manager and a researcher. This management was made so that to every product the company can be able to meet the deadline, to satisfy the requirements, to manage the benefits, and to make the product known and convincing at the market.

### 3.2 Form of business ownership

In our country, we have three basic legal form of ownership: Sole proprietorship, Partnership, Corporation and Limited Liability Company like in many other countries. Corporation and Limited liability is usually the most complex and more costly to organize than the other two business formations. Control depends on stock ownership. In this division, we usually use public company (SA) and Private limited (SARL).

Mobisoft is a private limited (SARL) company, in the third part of the three that are specified in the legal form of business in Rwanda. Our motivation is based on the independence and greater access to capital. We believe that we are going to be moving faster, expanding faster and exactly needing enough money to accomplish our daily task.

## 4. INDUSTRY ANALYSIS

Mobisoft Ltd operates within ICT(Information and Communication Technology) industry which is a large but yet growing industry in Rwanda.

### 4.1 Nature of the IT Industry

Although the ICT industry is large, Mobisoft Ltd will address the forces at work in SOFTWARE-DEVELOPMENT by providing a new technology that will provide information to a wider range of population through mobile phones.

Mobisoft Ltd will not only address the forces at work but also will ensure its growth over time within ICT industry.

The main factors that motivated our company to be focused in ICT industry and that will lead Mobisoft Ltd to success are:

1. Rwanda is investing USD 24million in Regional communication infrastructure to connect the country to the global Network which is a very advantageous thing for the ICT companies to improve their business.
2. The government has also invested in developing ICT infrastructure to enable service delivery such as ICT Park to incubate start-up companies ,mobile and fixed telephony, VoIP, Software development and so on..
3. Rwanda has MTN Rwanda, TIGO as the two major telecommunication providers of Mobile telephones. From those telecommunication companies, there are over 4 million mobile subscribers representing more than 46% market penetration. Thus, a large number of people will look forward Mobisoft Ltd for solving their communication issues.
4. The difference of Mobisoft Ltd among other IT Companies by using a new Technology known as Django for mobile and web application development in Rwandan country.
5. The ICT private sector is growing, especially in networking and software development, with a few Rwandan companies now. Mobisoft Ltd will then came up with new ideas and experience and compete with ICT private sectors by exporting their services even in East-African countries.
6. The Government of Rwanda is also investing heavily in ICT skills developing and partnering with Carnegie Mellon University to establish a center for Excellence that should greatly increase ICT skills. Mobisoft Ltd will have some of its member that will gain ICT skills from Carnegie Mellon University because of their best performance at University School.

### 4.2 Competitive Position within the market

For Mobisoft Ltd to achieve to its goal , it will put the effort in :

1. Hard working and team commitment
2. Be more efficient in developing applications and maximize their time.
3. Look forward to achieve to the highest level in identifying opportunities in ICT field.

By analyzing the growth of ICT industry, we have concluded that there is an increasing number of IT companies that are being created day after day. This analysis is one of the barriers of entry for the ICT industry such that it will be few numbers of inverters in companies.

Distribution system for products and services in Mobisoft Ltd will be easier to every Rwandan as well as foreigners. All of those categories of people fit in ICT industry for them to beneficiate the quickest and cheapest services from Mobisoft Ltd.

### 4.3 Keys to success

The keys to our success are:

* We have an advantageous technology that no competitor, at our knowledge, uses.
* We will build and maintain strategic alliances with our industry related business partners;
* We will adopting a customer- and market-focused sales and marketing paradigm; and,
* We will manage the business by implementing, and consistently measuring and adjusting the fundamentals of a Balanced Scorecard:
  + Technological Goals vs. Results
  + Financial Goals vs. Results
  + Internal Business Process Goals vs. Results
  + Employee Learning and Growth Goals vs. Results
  + Customer Satisfaction Goals vs. Results

## MARKETING PLAN

### 5.1 Product and Service description

Mobisoft Ltd will be delivering various products, mainly mobile applications including sms and non-sms applications as well as web applications and other types of software and applications.

Mobisoft Ltd will market and sell brand name mobile applications, technical service and support for these products, and the consumable supplies used by these systems. We will be a single-source provider for mobile applications solutions, web applications, software and hardware support.

**Products include:**

* SMS applications
* Smartphone applications
* Web applications
* Software systems
* Hardware support for various systems

**Services include:**

* All-inclusive maintenance agreements (on-call service and supplies)
* Walk-in service (time and materials)
* Warranty Repairs

### Pricing Strategy

We believe in a service that is accessible to anyone wishing to have access to it. Having noticed that most of the times, the service fee is the main barrier; we have chosen to offer a competitive pricing strategy in order to have more clients attracted by Mobisoft Ltd.



Fig 2: Pricing Strategy

### Channels of Distribution

Our channels of distribution will be distributed as follow:

* **Manufacturer**: The manufacturer of the Mobisoft Ltd products is Mobisoft Ltd itself. No other company will be allowed to manufacture products under the name of Mobisoft Ltd.
* **Distributor:** We will have an online and physical distributor of our products in each of the East African countries.
* **Retailer:** The retailer is anyone who will want to resell our products. For them to resell, they will have to pass an agreement with us in order to prevent fraud.
* **Direct Marketing:** This channel will be conducted by Mobisoft itself selling their own products.



Fig 3: Channels of Distribution

### 5.4 Promotions and Advertisements

In order to make it known, Mobisoft Ltd will brand itself by creating a website and by being aggressive on social media, which is now a growing trend of the human society.

We will drive advertisement campaigns and organize events so that its products and services are known.

We will also start by offering amazing discounts on whoever buys or uses more than 3 of our products so that the word spreads fast.

### 5.5 Marketing Mix

**1. Products** :

* SMS applications
* Smartphone applications
* Web applications
* Software systems
* Hardware support
* Support services

**2. Promotion:**

**Media Advertising**

Mobisoft Ltd will use internet, newspapers, magazines, television and radio as the medium of advertisement. In addition we will print 5,000 brochures for creating awareness in the market about our software solutions; we will be distributed in major IT seminars and events where officials from Mobisoft Ltd will participate

**3. Price:** We will use the mechanism of penetration pricing, which consists in offering better services than the competitor at a lesser price.



Fig 4: Price

**4. Place:** Mobisoft will have an online and physical presence in each East African country. In addition to that, we will have distributors and retailers all over East Africa. By using the close-to-client rule, we believe that we will compete with anyone in the same business as we do.

## OPERATIONS PLAN

### ****6.1 General Operating Hours****

Mobisoft Ltd intends to operate 8 hours a day. Our customer service is available 24 hours a day, seven days a week.

### ****6.2 Human Resources****

Mobisoft limited will require the following employees:

1. The Chief Execution officer (CEO) her primary responsibility is to direct the company, inside and out, to align with the team vision for the company’s future. The CEO will also supervise and coordinate the analysis, evaluation, development, testing and implementation of applications.

2. The Project Manager, her role is to plan, execute, and finalize projects according to strict deadlines and within budget.

3. Chief Operation Officer(COO) her role is to manage all the company operations, day-to-day both long and short term, including computer operations, product development, project management and any other transactions involved in the company

4. Applications Programmer and Designer, his main role is Perform a variety of programming assignments, Maintain and modify programs He will be responsible for ensuring that the company's systems and operational infrastructure can support outstanding execution of current programs as well as, ensuring the company's leading position among its competitors. Design in such a way that attracts the eye of the viewer at a glance, Ready to fix technical problems related to website.

5. Marketing manager: Her main responsibility is to develop, establish and maintain marketing strategies to meet organizational objectives. Effective management of the marketing, advertising and promotional activities of the organization.

6. Sales Representative, she will be responsible for all sales activities in assigned accounts or regions. Manage quality and consistency of product and service delivery.

7. Mediatrice: The researcher, her role is to find useful things which can help the company to grow up in such a way the company stays competitive and she is aware of what has to be done to maintain the company progressing.

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  | Year1 | Year2 | Year3 |
| Chief Execution officer | $3200 | $3300 | $3400 |
| Project Manager | $2800 | $2900 | $3000 |
| Chief Operation Officer | $2600 | $2700 | $2800 |
| Applications Programmer &Designer | $2900 | $3000 | $3100 |
| Marketing manager | $2700 | $2800 | $2900 |
| Sales Representative | $2500 | $2600 | $2700 |
| The researcher | $2200 | $2300 | $2400 |
| Tatal people | 7 | 7 | 7 |
| Tatal payroll | $18,900 | $19,600 | $20,300 |

### ****6.3 Insurance Requirements****

Mobisoft limited will have to incur costs for business liability insurance. The estimated cost for this requirement is $1,500 per year.

### ****6.4 Operating Capital Requirements****

Due to the demands imposed at start up, Mobisoft limited will require that the business have sufficient working capital to meet all operational responsibilities of the business for the first year.

It is estimated that the business will need approximately $20,000 in working capital to sustain and ensure the business meets all opening and on-going financial obligations.

### ****6.5 Office Requirements and Asset Acquisitions****

Mobisoft will lease office space on located at:

The union trade centre Building

rue de l’Umuganda, boulevard de l’akagera

B.P:3600 Kigali-Rwanda

Tel: 0788808080.

## FINANCIAL PLAN

The Financial Plan will involve the company's revenue and profitability model. This part assesses the amount of capital the retail business needs, as well as the proposed use of these funds and the expected future earnings.

The financial plan section of the business plan consists of three financial statements:

**The income statement,**

**The cash flow projection and**

**The balance sheet**.

### 7.1 The Income Statement

We state here our revenues, expenses, and profit for a particular period. It's a snapshot of the business that shows whether or not the business is profitable at that point in time; Revenue - Expenses = Profit/Loss.

Our initial capital will be **$20.000**=12.000000rwf

### 7.2 The Cash Flow Projection

Here we show how cash is expected to flow in and out of the business.

Marketing= $8.000

Business support= $3.000

Our income statements:

Our company will plan on achieving first year direct sales of $21,000 which is equal to 12,600,000Rwf in the target market.

In year two we will achieve a more profitable level of sales equal to or better than $26,000, equal to 15,600,000 Rwf and in year three $35,000 equal to 21,000,000Rwf.

### 7.3 The Balance Sheet

Here we present a picture of the business' net worth at a particular point in time.

It is breaking the data into 3 categories: assets, liabilities, and equity.

[Assets](http://sbinfocanada.about.com/library/glossary/bldef-assets.htm) are tangible objects of financial value that are owned by the company.

A liability is a debt owed to a creditor of the company.

Equity is the net difference when the total liabilities are subtracted from the total assets.

The relationship between them is expressed in this equation: Assets = Liabilities + Equity.

As we say above our applications are not targeting Rwandans only but also foreigners that visit our country. The foreigner might want to eat in some kind restaurant but have no idea who to ask to know that information. Our first application will play the role of the city guide, by guiding him to the best restaurant for them according to the needs they specify.

We will have market size which will be 120.000users (100.000 users from mtn and 20.000 from tigo) according to the survey we have done.

One sms will be charged 100rwf then with 120.000users we will get 12.000.000 per month. And Because we will use the telecommunication companies services they will take a half then final our monthly part will be 6.000.000.

They are also some operating expenses which are the costs of keeping our business running.

These expenses we're going to pay each month.

* Salaries :4.000.000rwf
* telecommunications: 80.000rwf
* Equipments: 800.000 rwf
* loan payments:1.000.000rwf
* maintenance: 120.000rwf

From monthly part minus monthly expenses we will get 1.000.000rwf

Balance sheet

Assets Liabilities

Equipments: 800.000rwf Equity: 1.700.000rwf

Buildings: 1.000.000rwf

Maintenance:120.000rwf

Telecommunications:80.000rwf Liabilities: 300.000rwf

2.000.000rwf 2.000.000rwf

## CRITICAL RISK FACTORS

For us to analyze the risks and threats that we may encounter in the future, we will use the SWOT analysis, which aims at putting together the Strengths, Weaknesses, Opportunities and Threats.

**Strengths:**

* Management committed towards to a result orientated approach to attract and maintain customers in a highly competitive market.
* We have the best technologies on the market.
* Lowest cost of service in the entire market of Rwanda.
* Company will hire qualified and skilled staff.

**Weaknesses:**

* Skilled personnel can be high in costs.
* Mobisoft Ltd is low in staff that can be problem in providing a big number of services and products in a short time
* Mobisoft Ltd is short of marketing budget to attract large business client.

**Opportunities:**

* IT market is rapidly growing.
* Increasing number of SMEs increases the need of computerized communication systems
* People are looking for a better means of having information everywhere and all the time.
* A large segment of market is still untapped, low income area, will be of special focus for Mobisoft Ltd, which is totally ignored by the rivals.

**Threats:**

* Recession and economic downturn can slow down the growth of SMEs.



Fig 6: SWOT Analysis