



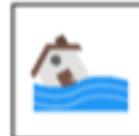
## B Safe

An app aimed to prepare Canadians before, guide them during and help them re-build their lives after natural disasters.

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### B-Safe



Select the relevant disaster to initiate the B-Safe Helper



B House Design Inc. is an app-based startup company. Its first business venture is an app called "B Safe", designed to improve Canadian communities' resilience to natural disasters. It does this by using a three-pronged approach to achieve preparation before, guidance during, and recovery after a natural disaster. This strategy is implemented through four components of the B Safe app, respectively entitled "B Informed", "B Prepared", "B Safe", and "B Resilient".

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## I. Executive Summary

When presented with the issue of “how to make Canadian communities more resilient to natural disasters,” B House Design Inc. decided to create an app called “B Safe” – designed to prepare people before, guide them during, and help them rebuild their lives after a natural disaster. The app uses a holistic, three-pronged approach to maximize the resilience of Canadian communities throughout a disaster experience. The aspects of the app include: preparation guides for each natural disaster, a panic mode for when a natural disaster is occurring, and a forum where natural disaster survivors can connect with other survivors as well as contacting supports such as mental health professionals and contractors. The members of B House Design Inc. include Alex Bae, the current company president, Omar Kassam, communications manager, Carly Black, human resources manager, Tailai Wang, finance manager, Sarah Foster, marketing manager, Nader St-Amant, engineering manager, Faith Lum, research manager, and Christine Kilpatrick, research and marketing coordinator. However, these members will become the Board of Directors once staff are hired to have more experienced workers that are able to work full-time. The positions that will be filled include a CEO, a CFO, an HR Manager, a PR Manager, a Marketing Manager, a Research Manager, a Technology Manager and two Software Developers. To finance this app, the company will crowdfund and apply for competition grants to raise enough money. The company will make money through advertising, promoting contractors and healthcare professionals, and promoting natural disaster products. When “B Safe” is first released, it will be marketed through social media promotions. However, as the company gains revenue more ads will hopefully be added to television and websites. The ideal target market for this app is everyone in Canada who owns a smartphone. However, this target market is split into segments, including people who live in at-risk natural disaster areas such as Alberta and Ontario and those in their teens and young twenties as they are who use and download apps most.

## II. Description of Venture

### *Industry Overview*

Mobile Applications: The global mobile app market has exploded over the last few years. In 2015, the industry generated \$41.1 billion in gross annual revenue and is forecasted to expand by 30% annually to exceed \$189 billion by 2020. In 2017, the iOS App Store and Google Play dominated the market, with more than 2.0 million and nearly than 3.5 million apps available, respectively. In addition, apps created by new developers are being rapidly developed and made available, with the App Store offering 50,000 new apps and Google Play offering 150,000 new apps in 2017. Despite this tremendous growth, however, the market is far from saturated – growth in innovations such as wearable technology, virtual reality, digital pay, and smart products continues to abound. In addition, the total number of mobile devices outnumbers the world’s population by close to 50%, while 70% of the global population is predicted to become smartphone users by 2020. Almost 48% of small businesses had their own mobile apps at the end of 2017 and nearly 70% of corporate business traffic ran through a mobile platform. As manufacturing becomes more efficient and cost-effective and the diversity of developer offerings increases, apps will continue to embed themselves in the professional, commercial, and personal lives of consumers. Although games have consistently been the highest-performing sales category, the popularity of apps in other categories has continued to grow annually. Many specific trends pertaining to B Safe are also expected to be positive. App analytical services, such as App Annie, have predicted that aggregator

apps (those which compile several resources in a cohesive and user-friendly platform), including B Safe, are likely to grow in popularity.

Natural Disasters: In 2014, more than 12.4 million Canadians over the age of 15 had experienced personally experienced a major emergency. Statistics Canada reports the majority of these events were natural disasters, with about 67% of respondents reporting their incidents were weather-related. In terms of emergency information and preparation in cases of natural disasters, RBC found only 9% of the 2,000 Canadians polled were prepared for a natural disaster. B Safe will be able to meet this need while avoiding some risks, such as a median return on investments, which other emergency and relief services (NAICS 62423) often experience.

### *Vision and Mission*

As an organization devoted to aiding Canadians in natural disaster situations, B House Design Inc. has adopted vision and mission statements to fulfil that purpose. B House Design Inc.'s vision statement, serving as the firm's overarching ideal is "Making Canadians stronger, one disaster at a time" while the company's mission statement, guiding its aim to realize this objective, is "To prepare, guide, and support Canadians before, during, and after a natural disaster".

### *Venture Specifics*

Setup Mode: Upon first activation, the application will prompt users into Setup Mode. Setup Mode may also be returned to at any time through a button in the top left corner of the regular interface. Once activated through either of the two methods, the user will be greeted by an interface with six icons, each corresponding to a specific natural disaster – wildfires, floods, severe storms, avalanches, earthquakes, and hurricanes. If the user clicks on any of the respective icons, they will be taken into a secondary interface where they will be given a template for what is essentially a set of instructions. This set of instructions is customizable by the user and can provide directions to follow (leave behind personal belongings, stay calm, etc.), set up escape routes (e.g. go to the intersection of 3rd and 4th streets), and include any other notes they may wish to give themselves in case of crisis. Each line of text is arranged in a numbered list.

B Informed: Once Setup Mode is exited, the regular functionality of the application will be made available. This regular functionality includes four parts (tabs), each aligning with one of the four components of the app: "B Informed. B Prepared. B Safe. B Resilient." The first tab, "B Informed", provides users with information that is useful in preparation of or during a natural disaster. This includes news articles pertaining to natural disasters retrieved from third-party sources, resources to learn more about natural disasters, and an optional feature where notifications are periodically sent to the user – short tips and reminders will help users live safer in relation to natural disasters. These notifications will have a customizable frequency (daily, weekly, monthly, etc.) and may be disabled at any time so as to provide a balanced and optimal user experience.

B Prepared: The second tab, "B Prepared", provides products and guides so that users are readier when a natural disaster strikes. It includes an affiliate marketplace, where companies that sell natural disaster preparedness products may advertise to an audience that is already sensitive to the issue of natural disasters. As an addition to the notifications mentioned above, there will also be in-depth disaster preparation and survival guides. These will also give users more information as to what to add to their personalized instructions in the Setup Mode.

B Safe: The third tab, "B Safe", is to provide assistance to users caught in a natural disaster. This mode functions as a Panic Button. If a natural disaster is in the vicinity, a notification will be sent to all app users in the affected area. They may press this notification to open the application, and

once open, they can press the Panic Button. They will then click on the icon of the natural disaster that currently affecting affected them, which will bring them to the list they created in Setup Mode. However, the interface will show them each step in the appropriate order and order read said steps out loud – giving the user a single task to focus on at a time and avoiding the onset of confusion and panic. The user may also choose to share their location, in which case they will have access to a map showing the location of survivor groups and assisting in the planning of an escape route. Escape routes will also function with artificial intelligence so that, as updates are received, the device is able to adapt to these changes and provide appropriate alternatives.

**B Resilient:** The fourth tab, “B Resilient”, functions as a support network for survivors of natural disasters. This tab will also host professionals, such as doctors, mental health specialists, contractors, and lawyers. After a natural disaster strikes, this tab will connect disaster survivors with multiple forms of assistance, including: contractors to fix damaged property, doctors to treat injuries, and mental health specialists to promote wellbeing. Users may search for these using a search bar function and results will be prioritized based on geographic proximity. This tab will also provide the user with potential support circles of other victims of natural disasters (i.e. fellow app users) to facilitate a feeling of belonging and community after a deeply traumatic event.

**On/Off-line Functions:** The application will have different functionality when used online or offline. The Setup Mode and Panic Button may both be used without internet connectivity because they are necessary during a natural disaster, where a wireless connection is oftentimes poor if not unavailable altogether. The network (“B Resilient”) will require internet connection to function so that users can connect to any type of service they may require. The information tab (“B Informed”) and the preparation tab (“B Prepared”) will also require an internet connection as articles are provided by third-party sources.

#### *Competitive Advantage*

B Safe’s brand is built on emphasizing personal and tailored preparation. Competitor apps only provide general information for preparation and protocols during natural disasters, allowing users to become unengaged in the absence of emergency. By providing customizable plans and regular notifications to review and practice, B Safe strives to directly interact with users, making education and preparation a convenient and consistent activity. Convenience is also emphasized by the app’s full scope of information concerning aspects before, during, and after a disaster. B Safe aggregates several different sources into an efficient and concise interface, meeting users’ most urgent needs in emergency situations. Many other apps fail to prioritize some details over others, making it difficult for users to quickly access vital information. In addition, as B House Design Inc. currently specializes exclusively in the development of this app, creativity is not constrained within the brand of a larger organization or affected by negative publicity surrounding other aspects of operations. Instead of hiring a third-party developer, the company has complete control of B Safe’s features, updates, and user interfacing, allowing the app to be more flexible and adaptable to market changes. This rarity distinguishes B Safe from its major competitors, among them the apps from the Red Cross, the United States’ Federal Emergency Management Agency, and the Government of Canada’s National Public Alerting System. Organizational autonomy will also grant more freedom for B Safe to partner with other emergency organizations and product companies, furthering publicity and advancing market reach.

### III. Organization and Management

#### *Incorporation*

B House Design Inc. is a proposed business corporation incorporated in the jurisdiction of Ontario, Canada and headquartered in Waterloo, ON. The corporation will have a single class of shares (common), of which 10 million will initially be issued at \$0.00001 each. Each founder will receive 1 million shares, while 2 million shares will be set aside for equity investments. Share transfers will require the majority approval of the Board of Directors, on which there must sit at least one and no more than ten directors. The corporation has decided to incorporate provincially rather than federally, and not to hold extra-provincial registrations as its principal business activities are conducted exclusively within the province of Ontario. While provincial incorporation lacks the corporate name protections granted by federal incorporation, B House Design Inc. intends to trademark the mark “B Safe” for its principal product as well as its corresponding visual representation (logo). This federal protection will provide a Canada-wide safeguard against intellectual property violations by competing or other organizations. No entity currently holds a trademark for the same mark or a similar mark in the same Nice (industry) class.

#### *Management*

B House Design Inc.’s principal management positions include the Chief Executive Officer, Chief Financial Officer, Human Resources Manager, Public Relations Manager, Marketing Manager, and Technology Manager. Software developers complete the organizational framework while the overall management team is supported by the Board of Directors. The company’s organizational chart is included in *Appendices: Appendix A: Organizational Chart*. The CEO of the company is in charge of setting the company’s strategy, values, and direction as well as delegating organizational tasks. The CFO manages all of the company’s finances and performs roles including general oversight, allocating financial resources, and ensuring fiscal efficiency. The Board of Directors includes the eight founders of B House Design Inc. As each is currently a full-time student and lacks the requisite business experience to assume a management role, the founders will serve a principally advisory role as a Director of the company. The Board of Directors will provide input regarding key policies, the company’s vision, and long-term strategic planning. The Human Resources Manager is responsible for the recruitment and selection of employees as well as the management of employee relations by mediating conflicts as well as enhancing the company’s organization and implementing its human resources policies. The Public Relations Manager manages the reputation and image of the company by listening to customer feedback and suggestions and researching successful techniques used by other companies. The Marketing Manager is in charge of successfully marketing the product through various physical and digital advertisements, campaigns, and events. The Technology Manager oversees the app’s technological features and fixes any technological issues that may arise. They also serve as the immediate superior to software designers, who code the app and ensure that the its software is running smoothly. A table of positions, qualifications, salaries, and benefits is included in *Appendices: Appendix B: Employment Positions*. Mentors to B House Design Inc. include Dr. Leonard Lye, Jordan Wright, and Geoff Barrett, business faculty advisors to the SHAD program at Memorial University. The corporation will also retain the services of a corporate lawyer, though will not hire a full-time in-house legal team. This lawyer will assist in the management of business transactions, navigation of copyright issues, drafting of contracts, and addressing of any other business-related

legal issue that the company may face. These potential issues are explored further in **Critical Risks: Alternative Strategies**.

#### IV. Industry Analysis

##### *Business Environment*

The first aspect of the business environment which ought to be considered is the internal environment. Some of the factors that fall within this category are: the employees of the business, the company's financials, the continuous development of the application, and the target market. Firstly, regarding employees, it is essential for a successful business and work environment that they are kept satisfied and productive. Secondly, financials will need to be frequently updated and carefully managed to ensure the corporation is meeting its financial goals and managing its resources effectively. Thirdly, developing the B Safe app will be an ongoing project, given the necessity of continuous updates to ensure information is current and relevant to users. This will be done by a team of staff members responsible for updates and information applicability. Finally, the company will also have a marketing team, which will continuously assess user satisfaction, marketing campaign efficacy, and product feature approval, and then identify avenues for improvement and refinement. The external factors affecting B House Design Inc.'s business environment are: partners, customers, potential customers, and competitors. The company's potential partners wield great influence over the business, and the potential to effectively prop up or bring down a young start-up on a whim. Customers are also an external stakeholder with substantial potential impact – people are often unpredictable, despite trends and predictions that can be made. Similarly, potential customers are also a factor requiring close attention due to their unforeseeable nature. Being able to adapt to the changing demands and needs of customers and the general public is significantly tied to the success of an offering. Additionally, competitors play a significant external role, influencing the business environment and potentially threatening B Safe's competitive advantage.

##### *Specific Analyses*

SWOT Analysis: The principal strength of the B Safe app revolves around its specificity to the user and their situation. A person is able to customize the app to meet their own, their family's, and their community's needs, allowing them to easily access the information that is most valuable to them in times of danger. B Safe is designed for each and every individual, in order to educate and inform them when it comes to protecting themselves and their families. The overarching weakness of the B Safe app is that its entire objective revolves around the occurrence of natural disaster. Since one can neither control nor predict with certainty the occurrence of a natural disaster, use of the app may be uncertain or sporadic. In the future, B House Design Inc. plans to expand B Safe's market internationally and continue to advance the education that provided to users. B Safe intends to have translations to other languages, such as French and Spanish, which likely assist in user recruitment in places like Quebec and across the United States. As an app, there is endless room for improvement and advancement both within the product and the company. A possible threat to B House Design Inc.'s financial security could occur if FEMA, a U.S. federal organization providing a somewhat similar offering, was to expand its market into Canada. Being well-established in the North American market, it would likely enjoy a competitive advantage. Significant internal threats include unplanned employee separations and theft or unauthorized disclosure of confidential information. Due to B House Design Inc.'s limited number of employees,

one individual's absence could significantly impact operations. If an employee wrongfully took and distributed company information, especially user data, users' trust would be breached and confidence in B Safe brand is liable to falter.

**PESTEL Analysis:** As a digital application drawing from a variety of sector and geographic spheres, B Safe must contend with numerous outside factors. Politically, B Safe relies on information provided by the Government of Canada, provincial/territorial governments, and municipal governments. While generally a stable, democratic, and just country, political instability or conflict (e.g. the ongoing Alberta-British Columbia Trans-Mountain pipeline dispute) has minute chance of affecting the provision of such information. As discussed elsewhere, a government-sponsored Canadian version of FEMA's app also has the potential to compromise B Safe's competitive advantage. From a regulatory standpoint, increases or reforms to corporate taxation (provincially or federally) could impact B House Design Inc.'s net earnings. Economically, B Safe's long-term revenue generation (the third-year affiliate marketplace) is dependent on partnerships with Canadian retailers – if economic circumstances resulted in these not materializing, B Safe's revenue potential would be compromised. Socially, if, for whatever reason, the general public comes to view B House Design Inc.'s business activities as "profiting off the plight of disaster survivors", B Safe's user base may discontinue their usage of the app. Although incredibly unlikely, due both to B House Design Inc.'s marketing activities and the seemingly-altruistic nature of the company's offering, such an event could decimate sales and revenue. From a technological standpoint, B Safe's market position could be threatened through the emergence of new technologies and ways of interacting with users. While it is likely that the company would be able to adapt to such new means, a significant change in the technological landscape could render B Safe obsolete or allow a new competitor to gain market share. As a software company, B House Design Inc.'s principal environmental consideration stems from its use of energy in the development product and operation of its servers. Being headquartered in and operated from Waterloo, ON, the vast majority of B Safe's energy is likely to come from sustainable sources (nuclear power, hydroelectricity, etc.) As well, the environmental sustainability of products sold in B Safe's affiliate marketplace may reflect poorly on the company if not properly scrutinized. Lastly, from a legal standpoint, B House Design Inc. must comply with all applicable federal and provincial labour and business standards. Specifically, hiring decisions must adhere to labour codes, especially equal opportunity and diversity standards, workplace health and safety must be ensured at the highest level, and promotional activities must adhere to appropriate advertising standards. As international expansion is expected to proceed once sufficient product stability in the market has been reached, legal issues regarding international regulatory compliance could also arise.

## V. Market

### *Sales Targets*

B Safe's target user downloads number approximately 60,000 in the first year, 160,000 in the second year, and 210,000 in the third year. These estimates were determined using data from one of B House Design Inc.'s primary competitors, FEMA, whose app is targeted toward the United States' market. Corresponding target revenue is about \$240,000 in the first year, \$2,400,000 in the second year, and \$4,400,000 in the third year. Revenue figures assume each user generates an average of \$0.01 of revenue per day, the average revenue per download on Google (as per Forbes). The projected increase in revenue accounts for added product affiliate links to Amazon and and

commission from the professional network section of the app. In addition, these values take into account target market share increase, which is predicted to grow from 0.25 to 0.85% in accordance with Canada's projected growth in population as well as a broader user base in response to marketing before and after natural disasters and the ingraining of the B Safe brand in the national consciousness.

### *Competition Analysis*

One of B House Design Inc.'s largest competitors is the Canadian Red Cross. Although the Red Cross does provide people with assistance in times of natural disasters, 90% of the incidents it responds to are house fires (as per its website). Thus, their main focus is not on natural disasters as B House Design Inc.'s is. The Red Cross also focuses more on physical assistance such as overnight shelters, distribution of emergency supplies, meals and snacks, and emergency response vehicles, whereas B House Design Inc. focuses more on education prior to the event and mental health assistance post-disaster. The Red Cross's competing app, Ready/Prêt, includes limited information on each type of disaster but does not solely focus on natural disasters, also including house fires, power outages, and flu season. Furthermore, it lacks the vital network aspect that is a hallmark of the B Safe app, allowing people to easily find and contact professionals in their area after a disaster occurs. In practice, the Red Cross's app serves as little more than a mere advertisement for their organization. In contrast to B Safe, Ready/Prêt's limited resources, drawing only from the Red Cross's ecosystem, greatly reduce the range of options provided to users. B House Design Inc.'s other major competitor is the United States' Federal Emergency Management Agency (FEMA). FEMA also has a natural disaster app; however, it lacks the "disaster mode" and network which are integral to the B Safe proposition. FEMA's app includes a link that takes the user to a survey where they can respond to questions about the kind of assistance they need, but it focuses exclusively on financial and construction concerns as opposed to mental health or other services. As a U.S. federal agency, FEMA's mandate is limited to the United States and their promotion does not extend to Canada. Critically, neither principal competitor provides the ability to create a customized emergency plan featuring step-by-step prompts (as with B Safe).

### *Niche and Market Share*

Currently, survival guides for natural disasters are excessively verbose and full of unnecessary information that does not necessarily pertain to the customer or their situation. The B Safe app collects all vital resources and information and compiles them into an easy-to-read format, saving time and effort during critical moments. It is a convenient guide for before, during and after an emergency, providing a sense of security and control for the app users. In order to estimate B House Design Inc.'s market share, data from the FEMA emergency app and the total number of smartphone users in Canada and the United States were used. According to Google Play statistics, downloads of FEMA's emergency app totalled about 800,000. As there was no data regarding the App Store, downloads by Apple users were extrapolated by comparing the number of Android and Apple users in the United States and assuming they would download the app in a consistent fashion. The total number of users in the U.S. is estimated to be 1,469,524. By comparing the number of smartphone users in the U.S to those in Canada, the comparable number of Canadian users was estimated to be 157,262. Therefore, B Safe's estimated market share out of a total market potential of 24,270,000 users (Canada's smartphone users) is approximately 0.65%. It should be noted that the FEMA app's success within its target market is limited due to the large scope of the

organization in which it resides. As B House Design Inc. plans to focus all resources on developing this app, B Safe's market share will be more reflective of apps created by specialized companies.

### *Marketing Strategy*

While the total potential market for the B Safe app is all smartphone users, the app will specifically target a couple of market segments. Firstly, the app will be advertised mainly to those who live in high risk areas for natural disasters (e.g. Alberta, Ontario). The second segment primary target segment is middle-aged adults of middle to upper-middle class backgrounds who have significant assets and deep-rooted ties to their community (house, career, family, etc.). Finally, the third segment to which marketing will be directed to is teenagers and young adults – the biggest market for app usage and downloads. The app will initially only be available in English but should be made available in French and other languages as its market presence is established. B House Design Inc. will use Facebook advertisements to promote the app as well as Google AdWords (for both apps and online searches) and promoted Instagram posts, both of which operate in a similar fashion. With all of these means of advertising, the advertiser is able to select the demographic they would like to see their ad, such as specific geographical areas, age groups, genders, interests, etc. They also allow for the advertiser to set a daily budget to regulate their periodic spending. Another way of promoting the app after it has been on the market for a few months and in natural disaster “off-seasons” is through YouTube ads. These would increase the app’s digital presence and brand recognition with the general public. As an extension, sponsoring YouTube channels would mean that YouTubers discuss the company and the app in their videos, providing further publicity and exposing new potential users to B Safe. The B Safe app will be marketed primarily through digital media as they are the most effective channels to reach the desired target audience. As part of B House Design Inc.’s third-year revenue strategy (incorporating an affiliate marketplace for post-disaster products), partnerships with various retailers (e.g. RONA, The Home Depot, Canadian Tire) will be established. Additionally, as outlined in ***Development and Operations: Operations Overview***, links with various governments’ emergency departments will be formed in order to increase the availability and improve the accuracy of micro-targeted disaster information.

## **VI. Development and Operations**

### *Product Development Timeline*

A functional prototype of the B Safe app demonstrating basic functionality will officially be made available on July 27, 2018. This prototype is not final and is only meant to be a small-scale and current representation of the final vision. The official release of the application will be on December 10, 2018. Development will continue throughout the summer and early fall months. Once the application is released, it will be periodically updated with bug fixes, new features, updates, and more to keep users interested. The code for the application will be written in Python, using the basic “IDLE” interface for Windows, and will require two computers to run the program. Development, taking approximately five months and continuing until the app’s official release date, will happen at the B House Design Inc.’s headquarters at Velocity Garage in Waterloo, ON. The Technology Manager will be responsible for overseeing development.

*Operations Overview*

Localized Updates: Currently, the application retrieves natural disaster information and updates from the Government of Canada. In the future, there are plans to work with various forms of municipal governments, such as town, cities, and rural areas, as they are oftentimes immediately responsible for addressing damage arising from natural disasters. These links will facilitate the provision of more specific information within a shorter time frame to users during a natural disaster.

Expansion to More Disasters/Countries: In the app's early stages, the natural disasters that will be targeted are mainly wildfires, floods, avalanches, and earthquakes, being those most commonly occurring in Canada. However, as international expansion begins, strategies and information regarding more natural disasters, such as tornadoes and hurricanes, will also be provided, as will translations into different languages.

*Operations Plan*

Once the application has attained reliable growth, protection against situations other than natural disasters will be provided. These include but are not limited to: house fires, break-ins, and car accidents. As development continues and more features are added, the artificial intelligence used by the application will also improve. These improvements include but are not limited to: optional location sensitivity incorporation to improve the accuracy of the assistance given by the application and strengthening existing algorithms.

## VII. Critical Risks

*Acknowledged Risks*

B House Design Inc. is aware of the threat of being sued for damage or loss of property, injury or death, as these unfortunately do occur during natural disasters though do not reflect on the information provided in the app. The corporation is also cognizant of its responsibility to safely store data provided by its users, and the potential for a lawsuit and/or injury to the company's brand if these data were stolen or otherwise breached. B House Design Inc. is also of potential adverse business impacts caused by workplace injuries, harassments, or maltreatment by/of employees. The company also recognizes the specific potential risk of hacking through former employee company accounts. Broadly, the corporation's business venture could be jeopardized by competing applications, as well as the proliferation of governmental emergency text message alerts. These issues are discussed more fully in **Marketing: Competition Analysis**. Lastly, a perceived image of the company as profiting off the plight of disaster survivors could significantly harm its reputation and venture.

*Alternative Strategies*

B House Design Inc.'s primary strategy to mitigate these critical risks is to retain a corporate lawyer to create a mandatory "Terms and Conditions Agreement" to which users would be required to consent in order to use the app. The same legal services would also be employed to respond to potential lawsuits and other legal affairs. As will be outlined in the aforementioned user agreement, B House Design Inc. will outsource all data management services and thus holds no liability in cases of compromised data. The company will also hold a mandatory safety training seminar for all employees prior to the commencement of their work and a trained human resource specialist available for consultation on workplace disputes, harassment, mental health, and other issues. A

specific procedure for employee separations will be established, to include closing old accounts and changing passwords to ensure maximum security. B House Design Inc.'s intellectual property will be protected through Canadian (and eventually international) copyright laws and trademarks registered with Industry Canada (as mentioned in ***Organization and Management: Incorporation***). To address the possibility of negative public perception, the free nature of the app will be emphasized throughout its promotion.

#### *Contingency Plan*

If the event of a hacking or cybersecurity breach, the following procedure will be used to protect the company's users and business. First, limitations of existing technology will be established. A cybersecurity expert team will be contacted, and the company's network will be forensically examined to determine the nature and extent of the breach. Following this, the app's users will be informed appropriately, allowing them to take necessary steps to protect themselves. As such, an alert stating that a data breach has occurred, the date of occurrence, and the type of information compromised will be sent to every customer. If the B Safe app ever crashes or fails to deliver important information in a time of need, a notification apologizing for any inconvenience caused will be sent. Periodic optional surveys regarding the app and users' experiences will enable user satisfaction to be monitored. If an employee reports a claim of harassment and/or violence, B House Design Inc.'s workplace harassment policy will be adhered to. The company's workplace human resources specialist will be trained to effectively and fully utilize the policy to resolve employee-based situations. In the case of an incident, the employees involved will be separated while an internal investigation occurs to determine the legitimacy of the claim. The consequence given to an employee will depend on the results of the investigation, though could include work suspension or termination of employment.

### VIII. Milestones

Milestone	Date(s)	Duration
<i>Legal Services Retention</i>	August 1 – August 4	4 days
<i>Incorporation</i>	August 5 – August 8	4 days
<i>Employee Position Advertising</i>	August 5 – September 1	4 weeks
<i>Employee Contract Drafting</i>	August 12 – August 18	1 week
<i>Velocity Program Application</i>	August 12 – August 18	1 week
<i>Velocity Application Processing</i>	August 19 – September 15	4 weeks
<i>Employee Interviewing</i>	September 2 – September 5	4 days
<i>Employee Hiring</i>	September 6 – September 8	3 days
<i>Velocity Garage Start</i>	September 17	
<i>Marketing Plan Development</i>	September 17 – October 7	3 weeks
<i>App Design Development</i>	September 17 – October 7	3 weeks
<i>App Engineering Development</i>	October 8 – November 18	6 weeks
<i>Marketing Development</i>	October 8 – December 8	8 weeks
<i>Pre-Launch Promotion</i>	December 12 – January 9	4 weeks
<i>Product Testing</i>	December 9 – December 22	2 weeks
<i>App Deployment</i>	January 2 – January 9	1 week
<i>Official App Launch</i>	January 10	

## IX. Financial Plans

### *Income Statement*

<b>B-Safe</b>				
<b>Income Statement</b>		<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Sales</b>		\$245,666.00	\$2,436,625.00	\$4,647,820.00
<b>Cost of Goods Sold</b>		\$0.00	\$0.00	\$0.00
<b>Gross Margin</b>		\$245,666.00	\$2,436,625.00	\$4,647,820.00
<b>Operating Expenses</b>				
- Advertising & Promotion		\$49,000.00	\$253,500.00	\$402,000.00
- Salaries & Fringe Benefits		\$500,250.00	\$550,850.00	\$690,000.00
- Wages		\$24,020.00	\$236,632.50	\$437,682.00
- Depreciation		\$4,302.24	\$7,370.53	\$5,256.55
- Server Renting		\$9,999.96	\$9,999.96	\$9,999.96
- Corporate Lawyer		\$10,000.00	\$10,000.00	\$10,000.00
- Office Expenses		\$3,200.00	\$4,700.00	\$7,200.00
- Insurance		\$12,000.00	\$12,000.00	\$12,000.00
- App Registration Google		\$25.00	\$0.00	\$0.00
- App Store Apple		\$99.00	\$99.00	\$99.00
- Utilities Expense		\$0.00	\$3,500.00	\$6,000.00
- Rent		\$0.00	\$42,000.00	\$72,000.00
<b>Total Operating Expenses</b>		\$612,896.20	\$1,130,651.99	\$1,652,237.51
<b>Operating Profit</b>		-\$367,230.20	\$1,305,973.01	\$2,995,582.49
<b>Non Operating Income/Expenses</b>				
- Interest Expense		\$0.00	\$0.00	\$0.00
Profit Before Taxes		\$16,657.64	\$6,076.41	\$0.57
Income Taxes		-\$383,887.84	\$1,299,896.59	\$2,995,581.92
<b>Net Income</b>		-\$101,730.28	\$344,472.60	\$793,829.21
		-\$282,157.56	\$955,423.99	\$2,201,752.71

### *Balance Sheet*

B-Safe				
Balance Sheet	Year 1 Month 12	Year 2 Month 12	Year 3 Month 12	
<b>Assets</b>				
<b>Current Assets</b>				
- Cash	\$16,489.02	\$989,524.86	\$3,430,559.28	
- Accounts Receivable	\$19,216.00	\$208,236.60	\$525,218.40	
- Inventory	\$0.00	\$0.00	\$0.00	
<b>Total Current Assets</b>	\$35,705.02	\$1,197,761.46	\$3,955,777.68	
<b>Fixed Assets</b>				
- Land	\$0.00	\$0.00	\$0.00	
- Buildings	\$0.00	\$0.00	\$0.00	
less Accumulated Depreciation	\$0.00	\$0.00	\$0.00	
net Buildings	\$0.00	\$0.00	\$0.00	
- Equipment	\$11,003.37	\$18,850.80	\$13,444.08	
less Accumulated Depreciation	\$4,302.24	\$11,672.78	\$16,929.32	
net Equipment	\$10,697.76	\$18,327.22	\$13,070.68	
- Vehicles	\$0.00	\$0.00	\$0.00	
less Accumulated Depreciation	\$0.00	\$0.00	\$0.00	
net Vehicles	\$0.00	\$0.00	\$0.00	
<b>Total Fixed Assets</b>	\$10,697.76	\$18,327.22	\$13,070.68	
<b>Total Assets</b>	<b>\$46,402.77</b>	<b>\$1,216,088.68</b>	<b>\$3,968,848.36</b>	
	Year 1 Month 12	Year 2 Month 12	Year 3 Month 12	
<b>Liabilities and Equities</b>				
<b>Current Liabilities</b>				
- Accounts Payable	\$0.00	\$0.00	\$0.00	
- Income Taxes	-\$101,730.28	\$242,742.32	\$793,829.21	
- Current Portion Long Term Debt	\$130,210.68	\$79.93	\$0.00	
<b>Total Current Liabilities</b>	\$28,480.40	\$242,822.25	\$793,829.21	
<b>Long-Term Liabilities</b>				
- Long-Term Loans	\$79.93	\$0.00	\$0.00	
- Mortgage	\$0.00	\$0.00	\$0.00	
<b>Total Long Term Loans</b>	<b>\$79.93</b>	<b>\$0.00</b>	<b>\$0.00</b>	
<b>Owners' Equity</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	
- Share Capital	\$300,000.00	\$300,000.00	\$300,000.00	
- Retained Earnings	-\$282,157.56	\$673,266.43	\$2,875,019.15	
<b>Total Owners' Equity</b>	<b>\$17,842.44</b>	<b>\$973,266.43</b>	<b>\$3,175,019.15</b>	
<b>Total Liabilities and Equities</b>	<b>\$46,402.77</b>	<b>\$1,216,088.68</b>	<b>\$3,968,848.36</b>	

*Cash Flow: Year 1*

B-Safe																						
Cash Flow																						
	Year 1 Month 1	Year 1 Month 2	Year 1 Month 3	Year 1 Month 4	Year 1 Month 5	Year 1 Month 6	Year 1 Month 7	Year 1 Month 8	Year 1 Month 9	Year 1 Month 10	Year 1 Month 11	Year 1 Month 12										
<b>Opening Cash</b>	\$0.00	\$486,484.20	\$447,445.60	\$406,745.60	\$354,390.01	\$304,453.01	\$261,261.61	\$228,428.81	\$194,469.61	\$153,943.61	\$108,773.41	\$65,724.81										
<b>Cash Flow from Operations</b>																						
Net Income	-\$16,203.03	-\$21,890.22	-\$29,761.57	-\$33,326.43	-\$28,665.18	-\$15,880.12	-\$11,032.17	-\$22,404.52	-\$29,632.41	-\$24,512.01	-\$21,127.34	-\$28,086.58										
Plus Depreciation	\$4,166.3	\$405.05	\$393.89	\$384.87	\$372.23	\$361.89	\$351.84	\$342.07	\$332.57	\$323.33	\$314.35	\$305.62										
(Increase)/Decrease in Accounts Receivable	-\$17,394.40	\$0.00	\$9,127.80	\$2,402.00	-\$1,441.20	-\$12,010.00	-\$8,166.80	\$5,764.80	\$9,608.00	-\$1,161.60	-\$4,323.60	-\$960.80										
(Increase)/Decrease in Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
Increase/(Decrease) in Accounts Payable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
Increase/(Decrease) in Income Taxes Payable	-\$5,641.91	-\$7,892.39	-\$10,730.36	-\$12,365.65	-\$10,335.06	-\$5,725.48	-\$3,977.59	-\$7,946.58	-\$10,683.79	-\$8,837.66	-\$7,617.34	-\$10,126.45										
Total Cash Flow from Operations	-\$38,922.71	-\$29,377.56	-\$30,970.53	-\$42,557.21	-\$40,069.21	-\$33,253.71	-\$22,824.72	-\$23,880.23	-\$30,375.64	-\$34,947.94	-\$32,753.93	-\$38,868.21										
<b>Cash Flow from Investing Activities</b>																						
(Increase)/Decrease in Land	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
(Increase)/Decrease in Buildings	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
(Increase)/Decrease in Equipment	-\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
(Increase)/Decrease in Vehicles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
Total Cash Flow from Investing Activities	-\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
<b>Cash Flow from Financing Activities</b>																						
Increase in Borrowed Funds	\$250,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
(Loan Principal Payments)	-\$9,593.09	-\$9,661.04	-\$9,729.47	-\$9,798.39	-\$9,867.79	-\$9,937.89	-\$10,008.08	-\$10,078.97	-\$10,150.36	-\$10,222.26	-\$10,294.67	-\$10,367.59										
Increase/(Decrease) in Share Capital	\$300,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
(Dividend Payments)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
Total Cash Flow from Financing Activities	\$540,406.91	-\$9,661.04	-\$9,729.47	-\$9,798.39	-\$9,867.79	-\$9,937.89	-\$10,008.08	-\$10,078.97	-\$10,150.36	-\$10,222.26	-\$10,294.67	-\$10,367.59										
<b>Net Cash Flow</b>	\$486,484.20	-\$39,038.60	-\$40,700.00	-\$52,355.60	-\$49,937.00	-\$43,191.40	-\$32,832.80	-\$33,959.20	-\$40,526.00	-\$45,170.20	-\$43,048.60	-\$49,235.80										
<b>Closing Cash</b>	<b>\$486,484.20</b>	<b>\$447,445.60</b>	<b>\$406,745.60</b>	<b>\$354,390.01</b>	<b>\$304,453.01</b>	<b>\$261,261.61</b>	<b>\$228,428.81</b>	<b>\$194,469.61</b>	<b>\$153,943.61</b>	<b>\$108,773.41</b>	<b>\$65,724.81</b>	<b>\$16,489.02</b>										

**Cash Flow: Year 2**

B-Safe												
Cash Flow												
	Year 2 Month 1	Year 2 Month 2	Year 2 Month 3	Year 2 Month 4	Year 2 Month 5	Year 2 Month 6	Year 2 Month 7	Year 2 Month 8	Year 2 Month 9	Year 2 Month 10	Year 2 Month 11	Year 2 Month 12
<b>Opening Cash</b>	\$16,489.02	\$101,268.80	\$348,184.36	\$577,264.29	\$685,761.65	\$719,036.61	\$735,077.90	\$807,678.33	\$896,476.72	\$945,483.30	\$928,399.11	\$920,111.85
<b>Cash Flow from Operations</b>												
Net Income	\$299,475.72	\$188,648.97	\$78,263.20	\$31,445.88	\$575.82	\$64,504.95	\$98,197.90	\$38,113.95	-\$11,934.93	-\$29,136.02	\$71,318.39	\$124,960.18
Plus Depreciation	\$713.76	\$693.93	\$674.66	\$655.92	\$637.70	\$619.99	\$602.77	\$586.03	\$599.75	\$563.92	\$538.64	\$523.58
(Increase)/Decrease in Accounts Receivable	-\$297,942.90	\$71.35	\$132,514.20	\$75,722.40	\$42,593.85	\$61,524.45	+\$52,059.15	\$47,326.50	\$75,722.40	\$33,128.55	-\$94,653.00	-\$89,920.35
(Increase)/Decrease in Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Increase/(Decrease) in Accounts Payable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Increase/(Decrease) in Income Taxes Payable	\$107,974.24	\$68,016.29	\$28,217.34	\$11,337.63	\$207.61	\$23,256.89	\$35,761.62	\$13,741.77	-\$4,303.07	-\$10,504.82	\$25,713.43	\$45,053.67
<b>Total Cash Flow from Operations</b>	\$110,220.81	\$257,436.54	\$239,669.40	\$119,161.83	\$44,014.97	\$26,857.37	\$83,493.14	\$99,768.24	\$60,054.15	-\$5,958.37	\$2,917.36	\$80,617.08
<b>Cash Flow from Investing Activities</b>												
(Increase)/Decrease in Land	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Increase)/Decrease in Buildings	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Increase)/Decrease in Equipment	-\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Increase)/Decrease in Vehicles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Cash Flow from Investing Activities</b>	\$-15,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Cash Flow from Financing Activities</b>												
Increase in Borrowed Funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Loan Principal Payments)	-\$10,441.03	-\$10,514.98	-\$10,589.47	-\$10,664.47	-\$10,740.01	-\$10,816.09	-\$10,892.70	-\$10,969.86	-\$11,047.56	-\$11,125.82	-\$11,204.62	-\$11,204.06
Increase/(Decrease) in Share Capital	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Dividend Payments)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Cash Flow from Financing Activities</b>	-\$10,441.03	-\$10,514.98	-\$10,589.47	-\$10,664.47	-\$10,740.01	-\$10,816.09	-\$10,892.70	-\$10,969.86	-\$11,047.56	-\$11,125.82	-\$11,204.62	-\$11,204.06
<b>Net Cash Flow</b>	\$84,779.78	\$246,915.56	\$229,079.93	\$108,497.36	\$33,274.96	\$16,041.28	\$72,600.43	\$88,798.38	\$49,006.58	-\$17,084.19	-\$8,287.27	\$69,413.01
<b>Closing Cash</b>	\$101,268.80	\$348,184.36	\$577,264.29	\$685,761.65	\$719,036.61	\$735,077.90	\$807,678.33	\$896,476.72	\$945,483.30	\$928,399.11	\$920,111.85	\$989,524.86

**Cash Flow: Year 3**

B-Safe												
Cash Flow												
	Year 3 Month 1	Year 3 Month 2	Year 3 Month 3	Year 3 Month 4	Year 3 Month 5	Year 3 Month 6	Year 3 Month 7	Year 3 Month 8	Year 3 Month 9	Year 3 Month 10	Year 3 Month 11	Year 3 Month 12
<b>Opening Cash</b>	\$989,524.86	\$1,227,374.59	\$1,555,700.30	\$1,810,077.50	\$1,926,246.46	\$2,003,647.22	\$1,878,943.40	\$2,023,866.00	\$2,190,295.88	\$2,408,117.14	\$2,673,413.88	\$3,004,539.74
<b>Cash Flow from Operations</b>												
Net Income	\$333,416.68	\$192,780.16	\$77,236.86	\$20,701.11	\$82,290.98	\$118,602.93	\$93,334.30	\$154,188.40	\$191,969.60	\$239,740.22	\$294,566.61	\$402,924.86
Plus Depreciation	\$509.04	\$494.90	\$481.15	\$467.79	\$454.80	\$442.17	\$429.88	\$417.94	\$406.34	\$395.05	\$384.08	\$373.41
(Increase)/Decrease in Accounts Receivable	-\$216,208.08	\$65,545.44	\$148,811.88	\$87,536.40	-\$35,014.56	-\$43,768.20	-\$17,507.28	-\$43,768.20	-\$43,768.20	-\$61,275.48	-\$70,029.12	-\$122,550.96
(Increase)/Decrease in Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Increase/(Decrease) in Accounts Payable												
Increase/(Decrease) in Income Taxes Payable	\$120,211.46	\$69,505.77	\$27,847.30	\$7,463.66	\$29,669.54	\$199,980.72	\$33,651.14	\$55,591.74	\$69,213.53	\$86,436.95	\$106,204.29	\$145,272.23
<b>Total Cash Flow from Operations</b>	\$237,929.09	\$328,326.28	\$254,377.20	\$116,169.96	\$77,400.76	-\$124,703.82	\$144,922.60	\$166,429.88	\$217,821.26	\$265,296.74	\$331,125.86	\$426,019.54
<b>Cash Flow from Investing Activities</b>												
(Increase)/Decrease in Land	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Increase)/Decrease in Buildings	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Increase)/Decrease in Equipment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Increase)/Decrease in Vehicles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Cash Flow from Investing Activities</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Cash Flow from Financing Activities</b>												
Increase in Borrowed Funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Loan Principal Payments)	-\$79.36	-\$0.56	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00
Increase/(Decrease) in Share Capital	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Dividend Payments)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Cash Flow from Financing Activities</b>	-\$79.36	-\$0.56	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00	-\$0.00
<b>Net Cash Flow</b>	\$237,849.73	\$328,325.71	\$254,377.20	\$116,169.96	\$77,400.76	-\$124,703.82	\$144,922.60	\$166,429.88	\$217,821.26	\$265,296.74	\$331,125.86	\$426,019.54
<b>Closing Cash</b>	\$1,227,374.59	\$1,555,700.30	\$1,810,077.50	\$1,926,246.46	\$2,003,647.22	\$1,878,943.40	\$2,023,866.00	\$2,190,295.88	\$2,408,117.14	\$2,673,413.88	\$3,004,539.74	\$3,430,559.28

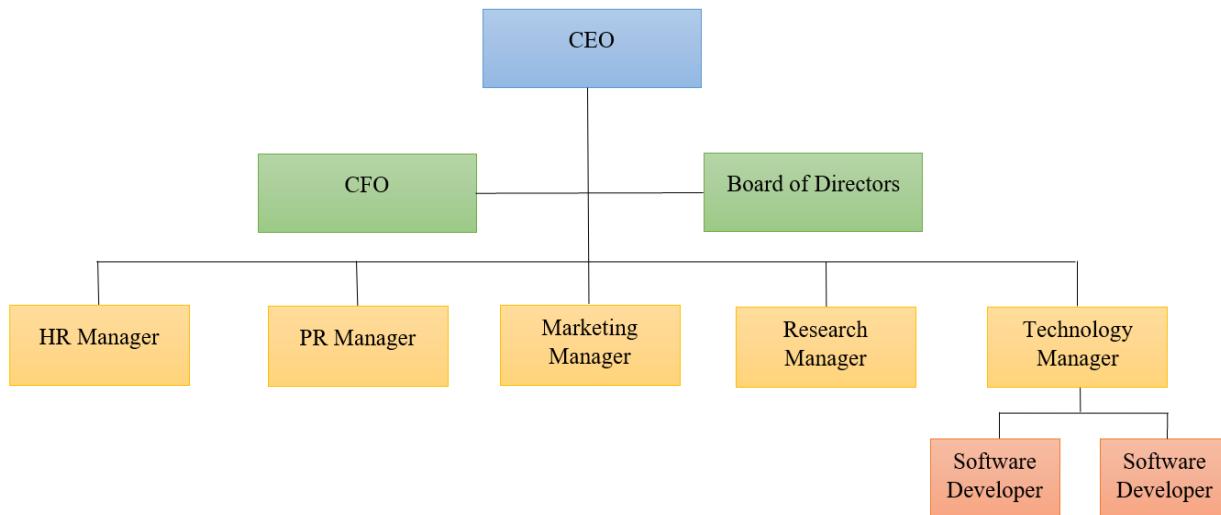
**Financial Analysis**

B House Design Inc. requires \$300,000 in share capital to start up. This sum of money includes money for salaries, advertisements, equipment, and app publishing. This start-up money will comprise revenue from crowdfunding as well as from start-up contest grants. When the app has been published, revenue will be drawn from advertisements and surveys, as well as commission from affiliate links on the app. The company will take a \$250,000 bank loan over 24 months at an interest rate of 8.5%. B House Design Inc. will receive approximately \$4.00 of advertisement revenue per person per year in the first year, equivalent to \$0.01 per person per day. In the second year, there will be \$15.00 of advertisement revenue per person per year. Finally, there will be \$21.00 of advertisement revenue per person per year in the third year. The advertisement revenue increases each year because more surveys and rewards will be introduced yearly. The costs for marketing in the first year are approximately \$3,600 per month, calculated by multiplying the number of advertisements by the cost per view, the percentage of clicks through downloads, and the percentage of active users. The market share increases yearly because the number of smartphone users in Canada increases by approximately 250,000 users per year.

## X. Appendices

### Appendix A: Organizational Chart

Organizational Chart:



### Appendix B: Employment Positions

Position	Qualifications	Salary (Year 1)	Benefits
Chief Executive Officer	<ul style="list-style-type: none"> <li>• Minimum 3 years' start-up experience</li> <li>• Significant leadership experience</li> <li>• Business, finance, or technology bachelor's</li> <li>• Strong communication skills</li> <li>• Knowledge of mobile application and natural disaster relief markets</li> </ul>	\$70,000.00	15%
Chief Financial Officer	<ul style="list-style-type: none"> <li>• Business or finance major</li> <li>• Minimum 2 years' work experience</li> <li>• University-level accounting and business administration courses</li> </ul>	\$60,000.00	15%
Human Resources Manager	<ul style="list-style-type: none"> <li>• Minimum 2 years' work experience</li> <li>• Human resource management or communications major</li> <li>• Significant leadership experience</li> <li>• Conflict resolution proficiency</li> <li>• Strong interpersonal skills</li> </ul>	\$50,000.00	15%

<i>Public Relations Manager</i>	<ul style="list-style-type: none"> <li>• Minimum 2 years' work experience</li> <li>• Public relations or communications major</li> <li>• University-level marketing and business administration courses</li> <li>• Strong writing and public speaking skills</li> <li>• Significant leadership experience</li> </ul>	\$55,000.00	15%
<i>Technology Manager</i>	<ul style="list-style-type: none"> <li>• Minimum 2 years' technology work experience</li> <li>• Computer science (or similar) bachelor's</li> <li>• University-level computer science and mathematics courses</li> <li>• Significant leadership experience</li> </ul>	\$55,000.00	15%
<i>Research Manager</i>	<ul style="list-style-type: none"> <li>• Minimum 2 years' work experience</li> <li>• Marketing, engineering, or technology research courses</li> <li>• University-level mathematics, statistics, and technology courses</li> </ul>	\$45,000.00	15%
<i>Marketing Manager</i>	<ul style="list-style-type: none"> <li>• Minimum 2 years' work experience</li> <li>• Marketing or business administration bachelor's</li> <li>• University-level courses in advertising, brand management, and sales</li> <li>• Strong communication/presentation skills</li> </ul>	\$60,000.00	15%
<i>Software Developers</i>	<ul style="list-style-type: none"> <li>• Minimum 1 year's work experience</li> <li>• Computer science or software engineering major</li> <li>• University-level courses in mathematics and computer programming</li> <li>• Multi-lingual coding skills</li> </ul>	\$40,000.00	15%

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