BUSINESS NAME: SoWe

NAME: Diana Stefana Hrisovescu

LOCATION: Dublin, Ireland

TABLE OF CONTENTS

Executive Summary

Team name: Just Us

Team members: Diana Stefana Hrisovescu

Today immigration is continuously increasing in developed countries. The reasons for immigration may vary from person to person, but the arising difficulties encountered upon the arrival in Ireland are extremely similar. Every citizen is entitled to Social Welfare payments to enable them to set up their new life. However, often, it is difficult for immigrant citizens to apply for these means-tested claims. There are people that have issues with the language and find it quite frustrating and stressful to access these entitlements when needed.

In the year 2019, there was an estimated 644,400 non-Irish nationals' residents in Ireland accounting for 12.9% of the total population. The number of people moving into the country reached 88,600 in the same year. Over 1.3 million people were in receipt of a weekly Social Welfare payment, which was paid in respect of over 2 million beneficiaries. Approximately, €700 million was spent on allowances relating to fuel, electricity, gas, telephone support, the TV license, and free travel.

The total number of requested claims was 910,984 out of which 11% were rejected and 5% were pending claims. As demonstrated by these facts, there is a huge demand for social welfare payments. My project aims to streamline and facilitate access to Social Welfare payments for incoming or existing Non-Irish nationals in the state.

Business name and location: SoWe LTD. Dublin, Ireland

Members: Diana Stefana Hrisovescu (Only member) – Roles: Business, Programming. Pitch

Product name: SoWe™

Service offered: Mobile application

SoWe™ is designed to provide advice and support to immigrant citizens living or moving to Ireland for the first time. It is a mobile application contains all the necessary information for citizens to be able to complete and submit a Social Welfare or Government form. It translates such information in different languages for people to easily understand the process.

While this version of the product will only be available for people with access to a smart device and a Wi-Fi connection, I plan to develop a computer program that will allow citizens with no access to a smart device to complete the same process, in any Social Welfare Branch using a touchscreen. This app does not yet allow citizens to submit an application form to the Social Welfare Department, therefore by developing such a system any person will be able to submit any claim to any designated department in an instant and paperless.

Company description

Business Type: Nonprofit

Mission statement: Our service aims to improve the access to entitlements of citizens in Ireland and provide all the necessary information while applying to these claims. We wish to reduce the number of pending and rejected form applications. As there is no such service in the Republic of Ireland that provides translated data translated data, we will try our best to satisfy the user and impact positively the life of every individual availing of this service. We hope that in the foreseeable future we will expand our language database to provide aid to every non-Irish national habitually living in Ireland.

Service Overview & Market:

The app provides a bank of Government forms and is translated into different languages. It offers information on each specific claim. It has a built-in map that will allows the user to find the nearest Social Welfare office. It offers general information on all offices around the country (opening hours, contact information etc.), all within the confinement of the app.

This app not only targets immigrant citizens, but also allows English- speaking citizens to access the information more easily and effectively. The target market is citizens aged 16 and over. In 2019 there were 3,912,300 citizens aged 16 and over

Starting Point & Motivation:

I started to work on this project as I wanted people to be able to receive this financial means-tested payment from the first request without being delayed or rejected because of misinterpretation of the questions asked in the forms. What I really admired about technology is how it gives a voice to teenagers just like me. We try to tackle problems we identify within our communities and find a solution to them. It empowers us to think outside the lines of our school copies and observe the world around us more deeply.

I like that I get to make an impact on the lives of other people, even if I may not know them personally. It is fascinating how technology can change the life of a person.

Immediate Future Plans:

Apply for a Combined Trademark ™ and a Full-Term Patent.

Future Goals:

1. I will look for investment opportunities and grant applications to secure funding for this service. I will get in touch with stakeholders such as the city hall, or my competitor for a partnership.

2. Ireland is divided into administrative regions and each region oversees different types of claim forms. Therefore, application forms for such claims are sent by post across the island daily. People fill in physical copies which are then posted out to different places around Ireland. These envelops behold the financial safety net of citizens, while they also contain important documentation. What happens if these envelops do not reach their destination? The system I wish to develop will instantly allow citizens, not only immigrants, but a 4 million population to apply for these entitlements in minutes. As COVID-19 impacted the country, in-person services such as my competitor's activity Citizens Information closed to the public and people in need of support could not avail of it. Everything works remotely nowadays due to the global pandemic. This system will not only impact at the national level but could potentially be of great use globally. Attaching important documentation with the required personal information, the user can submit

their application form safely and instantly while social welfare officers will be able to access each application claim straight away!

3. Expand the number of language translations and forms available in the app.
4. Release app on Google Play and Apple Store.
5. Conduct extensive UX testing and research, then analyse the user feedback data.
6. In the future, I also plan to expand my service to UK which in 2019 had approximately 6.2 million people with non-British nationality out of which 3.7 million EU nationals were living in the UK excluding Irish nationals. Their system is quite similar to Ireland's and therefore the expansion will not be very challenging, except for legal documentation.

Service Description

In-Depth Product Description -Technicalities

The app allows the user to pick their native language. The content will be displayed in that particular language from signing up to logging out. The forms are within the confinement of the app. The user can view the PDF file and also download them to their phone. SoWe™ displays information in the chosen language in regard to the chosen form. Information includes document requirements, postal address and so many more. A built-in map component allows the user to find the nearest local office if they require more guidance or the specific form needs to be sent there. Another functionality is that the app's map shows the specific address while it also gives specific information about each one of the 125 offices in Ireland, such as opening hours or contact information about their closest local Intreo branch.

Customer Benefits

The app includes all necessary information in one place. No user would have to search online for addresses, information, forms or contact information. The app contains everything. Any user would be able to easily make use of this app as it displays everything in their native language.

Advantage Over Competition

The competition offers information in regard to social welfare payments only in English, therefore having the translations in different languages gives SoWe™ an advantage over the competition.

Product Development

Current Stage Prototyping has been carried out in the early stage of the product in December 2020 after building the first version. Since then, based on the feedback provided I redesigned the app's design. Later on, around February 2021 I decided to make the app's functionality more compact and started reusing the same screens to perform dual events by hiding certain components. For demonstrating my app's concept, I decided to work on only 2 languages: English and Romanian. Moreover, I decided to focus on only 5 forms for the time being. The app however makes available a built-in app that shows the closest Social Welfare Office to the user's location while it provides information of each office in Ireland. I believe if I apply the same screens but, in another language, I will be able to deliver the product at the end of May 2021. Then as time passes, I hope to make available another 10 forms each month from the day of launch.

Production & Deliver The app has been developed using Thunkable X. I chose Thunkable X over MIT as it allows me to access both the Android and iOS markets. Therefore, I will be able to publish the app on both platforms for a larger public to access and avail of my service.

New Products I wish to expand the number of available forms within the app. I plan is to add 10 new forms each month after the launch date. I plan to add a video guide section for each form with its subsequent language translation. As part of the service, I wish to provide a Support Team which can check the completed forms with their supporting documentation by user before sending the application claim to the Department of Social Affairs. In addition, I plan to code a Chat Bot feature in the app for extra guidance. Furthermore, I wish to provide a one-to-one support line which would be provided remotely via a Network Platform such as ZOOM, Microsoft Teams or Google Meet etc.

Market Analysis

Key Competitor

Citizens Information. There are no other competitors anywhere in Europe or other continent with exception to Asia where I have found one similar app which allows you to find information on Government forms in India. It had 1oK+ downloads.

Target Users - Size and demographics

An opportunity exists to exploit a potentially vast market for this product. The product is the first of its kind and potential users include all Non-Irish Nationals and even English-speaking citizens as the app provides an English version as well. After carrying out a survey the following data resulted 71% were beginner-intermediate speakers, and 52% stated they had difficulties filling out government forms in English. Moreover, 65% of the surveyed people stated they would use the app if on the market.

Competitor Analysis - strengths and weaknesses

STRENGHTS	WEAKNESSES
Well Established and Known Service	Only in English
Support Team	No App
Located only in large cities	No remote support
Resourceful	Long Ques and waiting time

Response to Competitor Analysis

Although I wanted to provide an independent service, after finding information about my competitor, I began ideating for different services my app can include. I also considered the option of suggesting a partnership with Citizens Information through which employees could be transferred to this Project as to reduce labor cost and provide my service to the general public. In the case of no partnership, I would seek Investments and grants from local enterprise offices and city councils. Also, I decided to provide translated versions of the app. I also wished to provide a service that can be accessed remotely as when the pandemic started all services provided by Citizens Information ceased and no remote measures were put in place until later. Therefore, I wish to provide both in person services when the conditions are favorable or a support line (remotely) via video call, text chat, or phone line at all times. I also want to include a chat bot through which users can find the generic common information on issues other people have faced before.

Marketing Plan

Branding

In-depth Strategy

I plan to advertise on social media. Facebook and Twitter will target an older spectrum of the target market while Instagram will target the younger generation. I also wish to promote this service on County Councils Websites and contact NGOs in close contact to advertise this new service. I plan to advertise in Airports as people arrive in the country and place ads in the local newspapers. Google Ads is also considered as a principal method of reaching the target market. Advertisement using posters and leaflets at GP surgeries and clinics as well as media coverage via renowned radio stations.

Feedback

The app sends an automated notification through which SoWe can receive user feedback such as app rating or reviews. A regular newsletter via email will also be sent out through which news and surveys can reach the user and allow SoWe to stay connected with its user.

Pricing and Distribution

Plan A

Partner up with Citizens Information – main goal.

Decrease costs of labor as some of the employees would most likely be transferred onto this service.

If Plan A, then distribution would be via Google and Apple Store downloads and Citizens Information Website which received 47 million page views and 12.5 million users only in 2019

Plan B

Make a proposal to local county councils. Allow access to SoWe database and charge a regular subscription for the service. If Plan B, then distribution would be via County Councils Websites and Google and Apple Store downloads.

Plan C

In- app ads would be a secondary source of revenue to keep the service running.

If Plan C, then distribution is only via Google and Apple Store downloads.

Strengths	Weaknesses	Opportunities	Threats
Unique Multilingual product	Management development Required	Become industry standard product	Product imitation
Large potential market	Employment Grants Required cash flow early stages	Secure major position in Irish and UK system	Need to grow rapidly over next 3-5 years
Market knowledge		Secure strong position in European Market	Must secure substantial capital for future growth.
Product knowledge			

Financial Plan & Projections

Citizen Information User and Usage Data – Similar Data can be achieved by the service SoWe provides in a year's time. I expect at least 50% of the page usage Citizen Information gets across these categories in the first year. If Citizens Information 2015-2019 Financial Projections

Category	Users	Page Views/Clicks	Documents
Social Welfare	2,801,257	10,037,493	136
Employment	2,638,075	6,266,211	118
Housing	1,237,484	3,242,709	81
Family	902,726	2,050,483	88
Health	841,157	1,948,615	98
Education	849,947	1,706,522	101
Total	9,270,646	25,252,033	622

Phone Type	eCPM cost	usage	Clicks	Sales in $	Sales in €
YEAR 1			25,252,033		
iOS	$5	51%	12,878,537	$64,393	€54,108
Android	$2	48.6%	12,272,488	$24,545	€20,625
			Expected Total Max	$88,938	€74,733
			Expected Total Min	$44,469	€37,367
			Average Total	$66,704	€56,050
YEAR 2			34,835,701		
iOS	$5	51%	17,766,208	$88,831	€74,643
Android	$2	48.6%	16,930,151	$33,860	€28,452
			Expected Total Max	$122,691	€103,095
			Expected Total Min	$61,346	€51,548
			Average Total	$92,019	€77,322

7

YEAR 3			**36,835,701**		
iOS	$5	51%	18,786,208	$93,931	€78,928
Android	$2	48.6%	17,902,151	$35,804	€30,085
			Expected Total Max	$129,735	**€109,014**
			Expected Total Min	$64,868	**€54,507**
			Average Total	$97,302	**€81,761**
YEAR 4			**39,835,701**		
iOS	$5	51%	20,316,208	$101,581	€85,356
Android	$2	48.6%	19,360,151	$38,720	€32,536
			Expected Total Max	$140,301	**€117,892**
			Expected Total Min	$70,151	**€58,946**
			Average Total	$105,226	**€88,419**
YEAR 5			**43,835,701**		
iOS	$5	51%	22,356,208	$111,781	€93,927
Android	$2	48.6%	21,304,151	$42,608	€35,803
			Expected Total Max	$154,389	**€129,730**
			Expected Total Min	$77,195	**€64,865**
			Average Total	$115,792	**€97,230**

FUNDS REQUIRED

Trademark Registration	€177
Patent	€5,000
Google Play Development	€25
Apple Store Development	€99
Marketing Social Media	€5,000
Marketing Printed	€2,500
Equipment	€3,200
Total Required	**€16,001**

SOURCES OF FUNDS

Bank Overdraft	€1,000
Employment Grant	€5,000
Feasibility Study Grant	€15,000
Sales in-app ads	€56,050
Total Revenue	**€77,050**

Year 1-5 Profit Projections

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Grants	20,000	-	-	-	-
Bank Overdraft	1,000	-	-	-	-
REVENUE €					
App Maintenance	21,000	2,500	3,000	3,500	4,000
Average In-app ads	56,050	77,322	81,761	88,419	97,230
TOTAL REVENUE	77,050	79,822	84,761	91,919	101,230
OPERATING COSTS €					
iOS Fee	99	99	99	99	99
Android Fee	25	25	25	25	25
Marketing Online	5,000	7,500	11,000	15,000	20,000
Marketing Printed	2,500	5,000	7,500	7,500	9,000
Patent	5,000	-	-	-	-
Trademark	177	-	-	-	-
Equipment Upgrade	3,200	200	200	200	200
TOTAL EXPENSES	16,001	12,824	18,624	22,824	29,324
TOTAL PROFIT	61,049	66,998	66,137	69,095	71,906

References

1. https://tinyurl.com/fusknhts - LOCAL ENTERPRISE OFFICE SAMPLE BUSINESS PLAN

2. https://tinyurl.com/4mavbu - CITIZENS INFORMATION ANNUAL REPORTS 2015-2019

3. https://tinyurl.com/ysybz435 - LOCAL ENTERPRISE OFFICE GRANTS