



VETGO

FEASIBILITY STUDY & BUSINESS PLAN

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I. Executive Summary

Veterans are those people who serve for the country and stay in the field to keep the country safe and sound from any unwanted harm. These people are the asset of not just military but of the whole country. But the unfortunate and sad reality is that, these heroes, after they are done serving the country and are retired from their job, face a number of challenges regarding how to live their life in a completely different way than the life of military. The veterans have a very limited knowledge about the civilian life and especially how to live through adapting an entirely different lifestyle after a long time of living a military life. Vetgo Company is going to take an initiative towards making the life of veterans better by arranging a number of services for them which will change their life completely. It will include a month long training session for them where they will be educated about how to live a normal civilian life after serving for so long in the military. Vetgo will also guide them towards building a strong sense of how the civil community lives and works to live. This will all become possible through the donations and grant provided by the government.

Vetgo is company especially created to provide a better life to the veterans after their retirement. The company is a source of bringing a good change in the life of veterans by providing them a chance to start fresh and live a better life through guiding them and providing them training about the civilian lifestyle that they have to adapt. The location for our business will be USA because the veterans of USA need Vetgo the most for their betterment. We will run our operations to bring positive changes in people's life by giving them the proper guidance and information through our seminar.

Our target market will be the retired veterans from USA military. Our company will aspire to give them proper information and training about how to move on with the new life. Further, the major focus of the training will be on healthcare, education and employment. The market is rising day by day for veterans as the government is taking many initiatives to provide better services. Our project will be started with an initial investment of \$ 400,000. We will take loan from bank to purchase land and to renovate place for veterans. Year on year, we will receive grants and donations to manage our operations. Our accumulated profit for 5 years is projected to \$ 850,030. The IRR for the project is 29% with a payback period of 3.40 years.

2. Vision & Mission Analysis

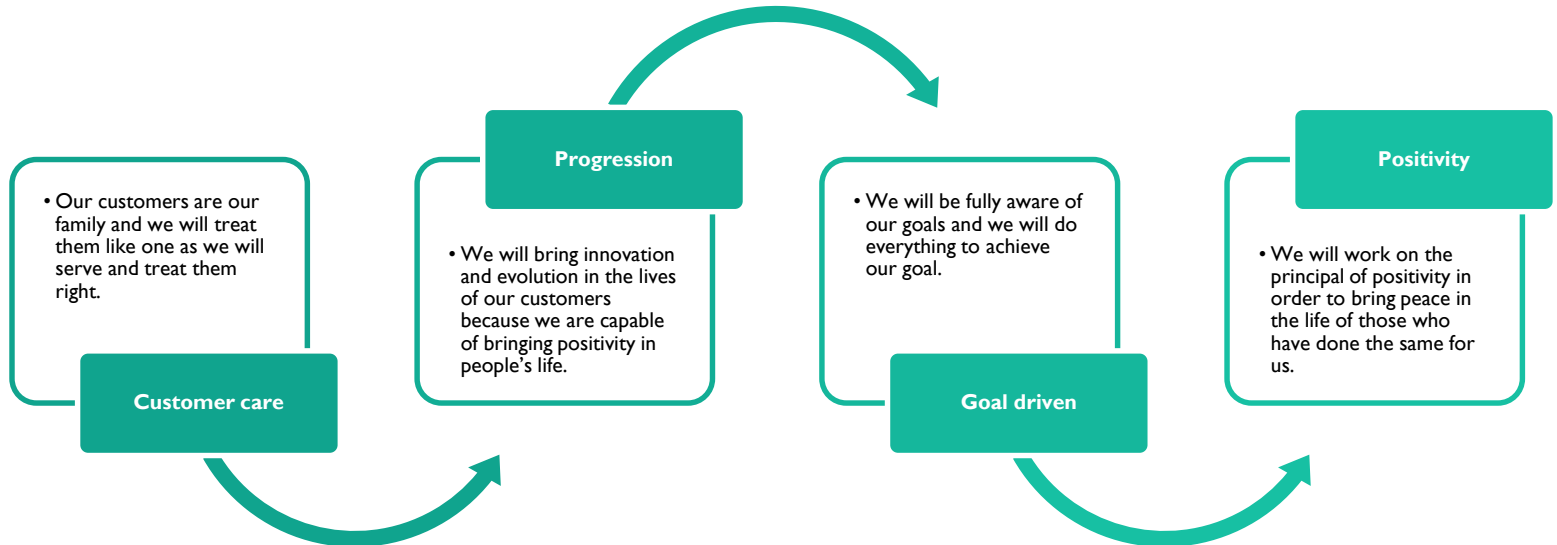
2.1. Vision Statement

To offer a unique services and empowering to honorably discharged veterans transitioning into civilian life and support them as they cultivate necessary skills and networks.

2.2. Mission Statement

Vetgo envisions a world where those who serve to protect our country are shown gratitude and given an opportunity to grow, heal, and plan together while having life-altering experiences. Vetgo will create tight-knit between communities of friends and colleagues who can crowdsource coping skills, vocational connections, and social safety nets. In this world, post-service outcomes skew positive, with healthier veterans, and more stable home lives for military families.

2.3. Core Values



3. Introduction

Overall, the United States boasts one of the largest militaries in the world. Additionally, the United States has the largest defense budget in the world. Despite these numbers, many US veterans struggle to find a job and affordable housing when they transition to civilian life. Civilians may also not be aware of the challenges veterans face when they adjust to their new civilian life. The following are challenges that veterans may face during their transition:



Reconnecting and reestablishing family life

During time of absence, especially during deployment, families may create new norms and habits in daily life routines that may be completely unfamiliar to veterans, which will require them to adjust.

Joining or creating a community

When moving to a new base or post, military members benefit from sponsorships from currently stationed military personnel and their families. In turn, the military members enjoy the easement of joining a close knit community. Unfortunately, this may not often be available when separating from the military.

Throughout a veteran's military career, he or she may never have developed the skills and capabilities to apply for available jobs in the job market, which also includes interviewing with potential employers and writing resumes for upcoming positions. This is a whole new skill set that military members will have to learn and master in a short period. Additionally, veterans will have to determine how to translate their military skills and experiences into the civilian workforce.

Returning to a job

If deployed with the National Guard or Reserves, a service member will have to readjust back to their previous job mindset. Some may not have the opportunity to rest and recuperate and can find themselves back to work in as little as three days after deployment. At this time, he or she will be working on catching up with new policies and operations, learning new skillsets, or simply adjusting to a new position. This will also include adjusting to social changes that may have

occurred in the workplace. Lastly, veterans stress possible job loss due to being away for so long or having difficulties to readjust to the new work environment.

Lifestyle Adjustment

The military provides a structured chain of command, but this may not exist outside the military. A Veteran may have to adjust to a whole new lifestyle in an ever-changing environment.

Obtaining basic necessities (e.g., food, clothing, housing)

In the military, members enjoy the benefit of being provided basic necessities or stipends to procure them, including food, clothing and housing. But as the choices are often limited upon entering the civilian world, veterans may be overwhelmed with the vast array of choices the civilian world can offer.

Adjusting to new life and work pace

In the military, personnel put mission first and does their best to complete it to the best of their abilities, which may require them to work past normal business hours or volunteer for various tasks. Given the nature of military communication, there may be subtle nuances in conversations and workplace lingo that are unfamiliar to Veterans.

Acquiring basic services

Throughout a military member's career, healthcare, insurance, and other basic services are provided as part of the military's benefit to all active duty service members. Upon entering civilian life, a veteran face the challenges of acquiring proper healthcare and family services, such as a family doctor or dentist, life insurance, etc. Furthermore, a veteran may face the challenge of navigating through paperwork and process of obtaining benefits and services from the Department of Veteran Affairs.

4. Products & Services

Serving Military is a tough job to do and yet our veterans have been willingly doing it. But what's tougher is that they don't get a good life after their retirement because of their lack of knowledge regarding a life entirely different from the military life. Many of the veterans don't know how and where to start, what should they do to earn livelihood. Hereby, Vetgo will be taking the opportunity to serve them and make their life a better one by providing them services they deserve.

4.1. Services

Our session brings together 30 veterans for 25 days. We create the best transition experience for military: a sense of camaraderie and community. The friendships and bonds built during this travel experience will make a strong and stable mini-veteran communities for each participant to lean on as they enter civilian life.

The services include several tasks that veto will perform:

- Vetgo will organize workshops and seminars for providing the veterans the necessary knowledge regarding healthcare, education and employment.
- Vetgo will give them the opportunity to rejoin with the community, their family, friends and peers in a way that they don't feel left out or different than the community.
- Most importantly, the company will give them a life changing lessons including set of skills which will help them live better and with ease after retiring from the military.
- The veterans will attend the workshops and seminars for several weeks and therefore, each week will focus on teaching a new lesson or aspect including personal, financial, lifestyle, and career concerning factors.
- The best part of the services is that the veterans will not be paying any fee for any of the services and facilities because all the charges and expenses will be covered by the donations given by donors and the grant provided by the government.



The following are list of services that Vetgo will provide:

Improve mental
and physical
health

Reduce suicide and
self harm

Increase post-
service
employment

Post-service experiences vary for each individual veteran, however, data shows that many of us are adrift when we are discharged. The resources offered to veterans are designed as “one stop shops”. Vetgo takes a different approach. Every veteran has a unique story and journey and they deserve a navigable infrastructure of support that sees them as an individual, not a data point.

Vetgo Cohorts will be comprised of 30 veterans and offered ongoing engagement. Cohort newsletters, reunions, and annual holiday updates will be part of the Vetgo experience.

5. Business Strategies

5.1. Business Idea

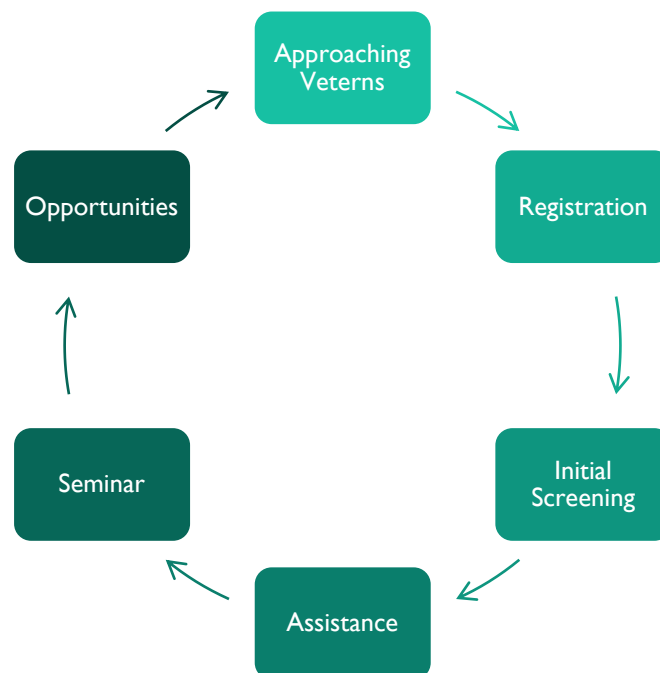
The idea of our business revolves around a number of things including workshops, training sessions and seminars for the veterans, to give them a better understanding of the civilian life. Our idea includes gaining the grant from US government along with the financial support provided by the generous donors to provide the veterans who have served in US military their whole lives, a better life by giving them knowledge and training about professional career and growth in society which will help them in earning livelihood and live a better life.

5.2. Location

Our business will be located in USA. The business will be registered as not for profit organization with the regulatory authorities in USA.

5.3. Operational Processes

It is a step by step procedure which includes:



Approaching veterans

The first step towards changing our thought into existence is by approaching veterans and guiding them about our plans.

Registration

After giving the consent, the veterans will be registered for 25 days.

Initial screening

The veterans will be screened in order to check their medical as well as mental health before continuing the process.

Assistance

If they require any sort of assistance, the company will provide them with medical, physical and mental health.

Seminar

The training session will be started and the veterans will be given the training regarding the necessary steps towards living a good life.

Opportunities

After the process of screening, the journey towards betterment will start and veterans will be provided with the facilities they deserve.

6. Organizational Structure

The chief executive officer will analyze and operate organizational matters of “Vetgo”. An organizational structure is a system that outlines how certain activities are directed in order to achieve the goals of an organization. The experienced and educated staff will be hired from their respective fields. Each person will be liable to support the CEO for his assigned tasks and duties. The organizational structure will include senior, middle level and operational level management.

6.1. Owners Profile

Damon Carney

Damon Carney is an Air Force Veteran and an expert in VA resources and policies. He has navigated military and veteran resources for more than a decade. After being deployed to the Middle East, Damon understands this generation of veterans and what they need to successfully transition to civilian life. A licensed loan officer specializing in VA products and underwriting guidelines, Damon always takes an extra step to help fellow veterans build their futures.

Damon has helped over 1,000 current and former military members reenter civilian life and is presently writing a guidebook for veterans and military members to better navigate the system after service. In addition to his academic accomplishments, Damon is experienced in team management, social media relations, and sales.

Jawan W. Simpson

Jawan W. Simpson, MAcc is currently the Senior Accountant for Gayanga Co. in Detroit where he is facilitating growth in a construction startup company in Detroit, MI. Jawan was previously the Senior Accountant for Backyard Products the leading supplier of backyard products in America and Senior Accountant for Rainbow Childcare a regional leader in infants through Kindergarten education. Jawan holds a bachelor's and a master's degree from the University of Michigan. And he is a US Army veteran where he worked in Battalion S-3 & S-2 operations & intelligence in Iraq from 2010-2011.

Alexander Ko

Alexander Ko is a Captain in the United States Air Force. He currently serves as a contract manager for one of the Air Force's biggest enterprise acquisition organization at Maxwell-Gunter

Air Force Base. He personally manages a \$16 billion contract portfolio and providing critical software support to over 2,300 Department of Defense personnel.

Captain Ko was also stationed at Sheppard Air Force Base, where he managed a \$10.1 million contract portfolio. His portfolio included overseeing 15 construction projects and upgrading 12 government buildings for two wings and 12 North Atlantic Treaty Organization (NATO) partners.

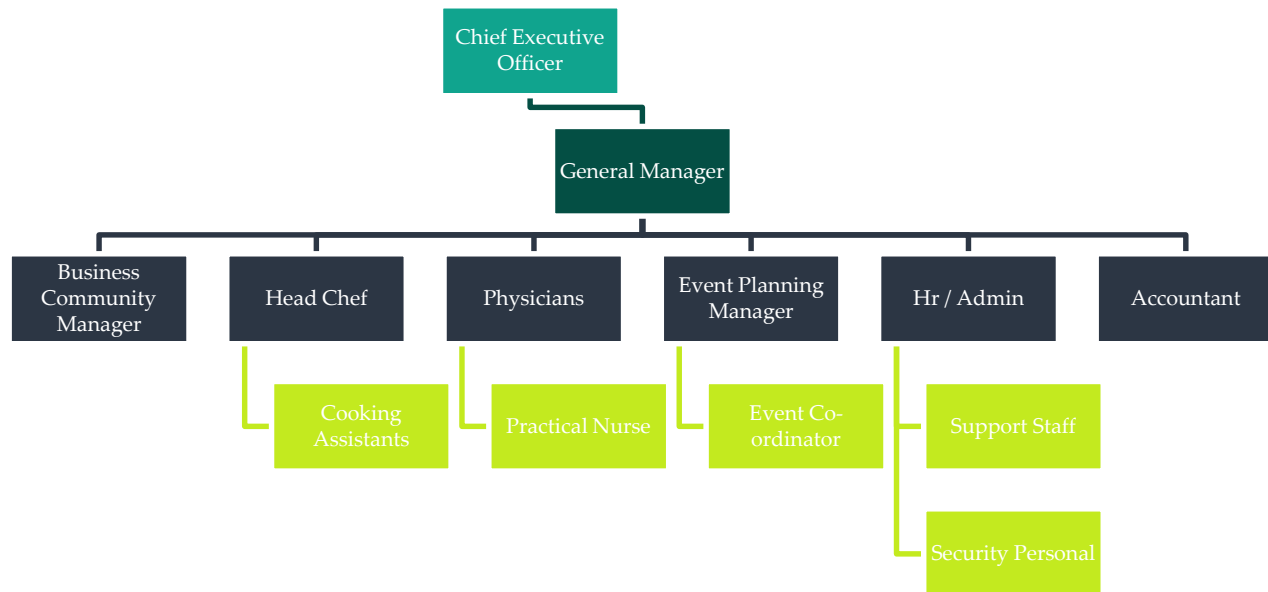
He has deployed to Al Udeid Air Base, Qatar as the base's Commodities Flight Commander, where he procures commodities and services in support of United States Central Command (USCENTCOM) largest forward operating base with over 9,400 personnel. Capt. Ko holds a degree in business management from Purdue University and a APDP Level 2 certificate.

Jonathon Zolnai

Master Sergeant Jonathon E. Zolnai is the First Sergeant for the 330th Recruiting Squadron, Randolph Air Force Base, Texas. He serves as the key enlisted advisor to the Commander on matters concerning the welfare, career progression, and mission readiness of 147 Special Warfare Recruiting personnel covering 3.8 million square miles overall 50 states and 2 territories. He provides guidance and direction to the squadron senior leadership on unit morale, career enhancement, and discipline. His duties include performing quality force review on all enlisted performance reports, awards and decorations on all personnel actions. Additionally, he monitors compliance with Air Force standards, counsel's personnel on leadership, military courtesy, self-improvement, and self-discipline, and acts to resolve complaints.

MSgt Zolnai has performed in a variety of capacities for the Air Force including as a Security Forces member, Enlisted Accessions Recruiter and Contract specialist. He currently holds three Associate's degrees, a Bachelor's in Human Resource Management and a Master's in Business Administration.

6.2 Management Structure



6.3 Roles and Responsibilities

- **Chief Executive Officer:** A chief executive officer is a highest-ranking executive in a company, whose primary responsibilities are making major corporate decisions, managing the overall operations and resources of a company, acting as the main point of communication between the board of directors and corporate operations and being the public face of the company.
- **General Manager:** General Managers are tasked with overseeing daily business activities, improving overall business functions, training heads of departments, managing budgets, developing strategic plans, creating policies, and communicating business goals.
- **Business Community Manager:** Contacting potential clients to establish rapport and arrange meetings. Planning and overseeing new marketing initiatives. Researching organizations and individuals to find new opportunities. Increasing the value of current customers while attracting new ones.

- **Head Chef:** Controlling and directing the food preparation process and any other relative activities. Constructing menus with new or existing culinary creations ensuring the variety and quality of the servings. Approving and polishing dishes before they reach the customer.
- **Physicians:** Medicine is a helping profession, the primary purpose of which is to serve the needs of patients. Doctors advise, if possible cure, and certainly succor those who look to them for help. The physicians will guide to the veterans about their health and solution.
- **Event Planning Manager:** Planning event from start to finish according to requirements, target audience and objectives. Coming up with suggestions to enhance the event's success. Preparing budgets and ensuring adherence. The event planner will organize an event for 25 days for 30 veterans.
- **HR / Admin:** Forming and maintaining employee records. Updating databases internally, such as sick and maternity leave. Preparing and amending where necessary HR documents, i.e. employment contracts and recruitment guides. Reviewing and renewing company policies and legal compliance.
- **Accountant:** Provides financial information to management by researching and analyzing accounting data; preparing reports. Prepares asset, liability, and capital account entries by compiling and analyzing account information. Documents financial transactions by entering account information.

7. Market Overview

Despite the vast share of resources allocated to the U.S. Department of Veterans Affairs, a large number of veterans live under the poverty line. This phenomenon affects veterans of all ages but it is particularly rife among those aged 65 and older.

Many veterans return having entered the military at a young age and therefore are sometimes without employable skills suited to the domestic economy. This is one barrier the government is trying to help veterans overcome.

7.1 Industry Statistics

The government agency responsible for ensuring veterans are cared for upon their return from war is the U.S. Department of Veterans Affairs. With the number of veterans in the country being so high, it is unsurprising that the financial outlay of the U.S. Department of Veterans Affairs was 159.22 billion U.S. dollars in 2015. That number is projected to increase to 208.18 billion in 2021.¹

Number of Veterans in the U.S. 17,964,242	Highest Living Area of Veterans is California 1,538,797	Alaska has the highest share of Veterans 12.6%
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This barrier is not only for the veterans themselves but a barrier to a so-called normal life for those who care for veterans. The share of caregivers who live with the care recipient was 80% in 2010, compared with 23% for the wider population.

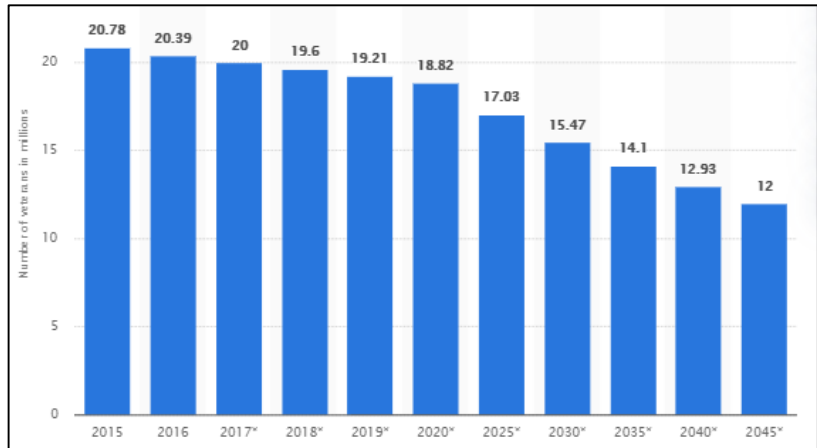
Although physical disabilities as a result of injuries while at war are more obvious to the public, many veterans suffer from mental illness upon their return. Around two thirds of patients of the Veteran Health Administration were diagnosed with some form of mental health issue requiring treatment.

¹ <https://www.statista.com/topics/1279/veterans/>

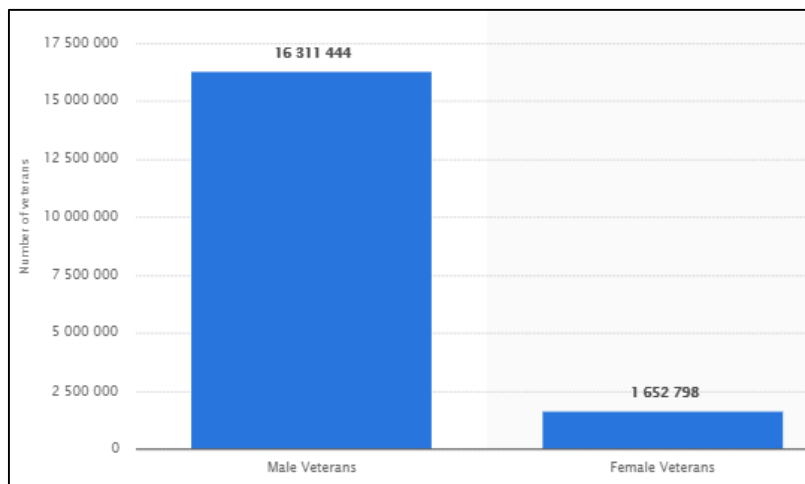
7.2 Forecasted Number of Veterans

The graph displays the number of veterans living in the United States in 2015 and 2016 with additional projections up to year 2045.

There were a total of 20.39 million veterans living in the United States in 2016. In 2045, about 12 million veterans will be living in the United States.²



Veterans by Gender



The statistic displays the number of veterans in the United States as of 2018, distinguished by gender.

In 2018, there were around 16.3 million male veterans and 1.65 million female veterans in the U.S.³

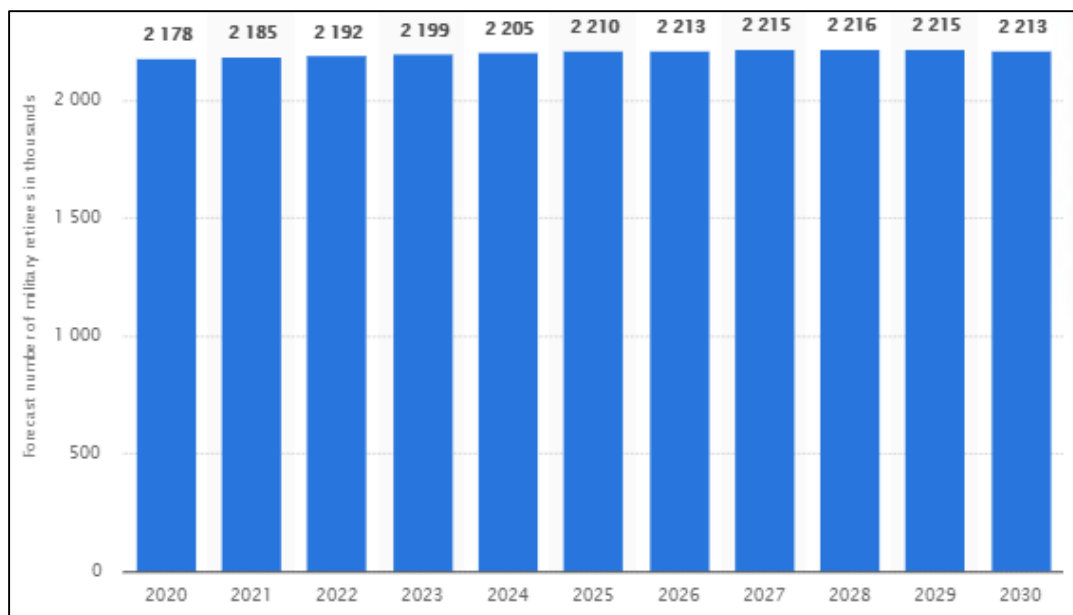
² <https://www.statista.com/statistics/250327/forecast-on-the-number-of-veterans-living-in-the-us/>

³ <https://www.statista.com/statistics/250271/us-veterans-by-gender/>

7.3 Forecasted Militants

Military retirement pay was created to acknowledge those who served their country through a military career. Those who served in active duty, reserves, or guard for at least 20 years are entitled to military retirement pay. There are different factors that influence how much is paid out to different veterans, which includes length of service, disability percentage, the year the person entered the military, and type of retirement. The total payment for military retirees is expected to continue to increase, as well as their average benefits. However, the total outlays for the military retirement trust fund is expected to fluctuate over the next couple years.

By 2029, the number of military retirees in the United States is expected to reach up to 2.21 million; an increase from 2.17 million retirees in 2019. ⁴



⁴ <https://www.statista.com/statistics/217354/forecast-number-of-military-retirees-in-the-us/>

7.4 Demand Drivers

Military service is a difficult and demanding career field. Men and women across all branches of the military are tasked with the responsibilities and duties to protect US citizens from enemies, foreign and domestic. Many deploy on a regular basis, thus sacrificing time from family and friends to fight overseas.

Therefore, returning to civilian life poses a difficult challenge for the men and women who have served in the armed forces. They not only have to deal with the emotional, mental, and physical scars of their time in service, they also have to relearn and adapt to civilian life. This poses as a challenge due to the changing market scenarios and societal norms, which may not be common in the military service.

7.5 Economy Trend

The Gross Domestic Product (GDP) in the United States expanded 3.20 percent in the first quarter of 2019 over the same quarter of the previous year. GDP Annual Growth Rate in the United States averaged 3.20 percent from 1948 until 2019, reaching an all-time high of 13.40 percent in the fourth quarter of 1950 and a record low of -3.90 percent in the second quarter of 2009.⁵

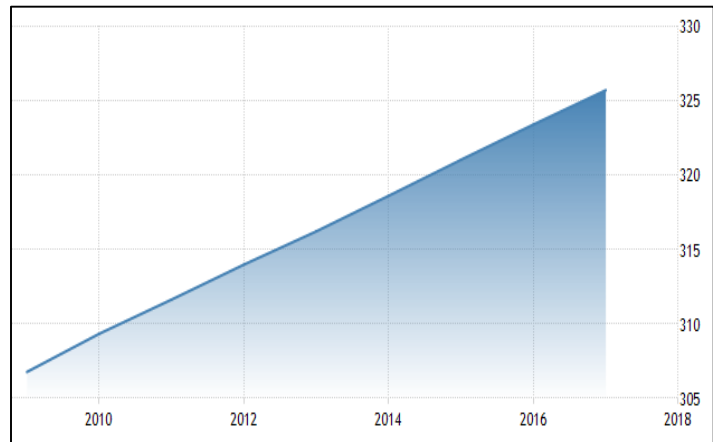


⁵ <https://tradingeconomics.com/united-states/gdp-growth-annual>

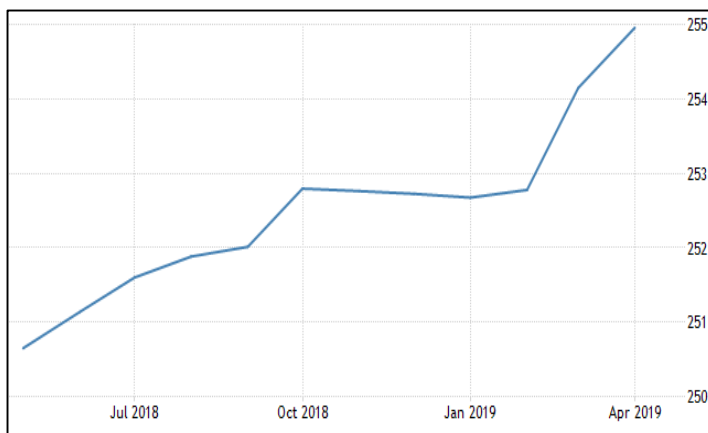
7.6 Demographics

The population of the United States represents 4.52 percent of the world's total population, which arguably means that one person in every 22 people on the planet, is a resident of the United States.

The total population in the United States was estimated at 325.7 million people in 2017, according to the latest census figures. Looking back, in the year 1900, the United States had a population of 76.1 million people. ⁶



7.7 Consumer Price Index



Consumer Price Index CPI in the United States increased to 254.96 Index Points in April from 254.15 Index Points in March of 2019.

Consumer Price Index CPI in the United States averaged 112.45 Index Points from 1950 until 2019, reaching an all-time high of 254.96 Index Points in April of 2019 and a record low of 23.51 Index Points in January of 1950. ⁷

⁶ <https://tradingeconomics.com/united-states/population>

⁷ <https://tradingeconomics.com/united-states/consumer-price-index-cpi>

8. Sales & Marketing Strategy

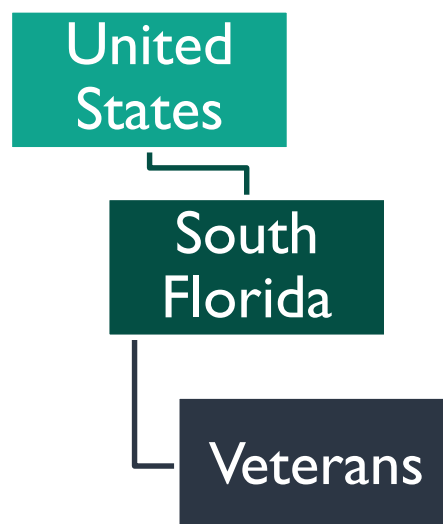
8.1 Target Market

According to the study, veterans who were commissioned officers and those who had graduated from college are more likely to have an easy time readjusting to their post-military life than enlisted personnel, especially those with only a high school education. Furthermore, veterans who experienced emotionally traumatic events during service or suffered serious on-the-job injuries were significantly more likely to report problems with re-entry.

Overall, the survey shows that 43% of veterans experience a “very easy” time readjusting to their post-military lives, and 29% of veterans say that their re-entry experience was “somewhat easy.” But 21% of veterans say they had a “somewhat difficult” time, while 6% had major problems integrating back into civilian life.

The difficulty worsens for veterans who experienced emotional or physical trauma during service and are at greater risk with readjusting to civilian life. Having an emotionally distressing experience reduces the chances that a veteran would have a relatively easy re-entry by 26% versus a veteran who has not experienced an emotionally distressing event.

Our target market will be South Florida in which we will target retired militants and veterans. Our transitional services will be expanded further to other regions of United States. We will make positive relations with government bodies to serve veterans to become a responsible person of a society.



8.2 Field Marketing

Field marketing is considered as a traditional approach of marketing, yet it is very effective if executed properly. We can utilize the following mediums for Field Marketing.

8.2.1 Field Marketing Representative

These individuals or organizations will be key to the success of. The business needs to invest in the marketing representation at the beginning to ensure that we can deliver on the core Vetgo financial and operational goals we have planned. It is recommended that this to be outsourced in the early stages and then later when we are more established, we can consider our team if it is viable.



We will hire people who will create awareness of Vetgo regarding our services from veterans. Also, they will create awareness regarding our training and workshops for veterans. These individuals will be well equipped with the knowledge that will help them in marketing our services and in creating the required level of awareness among the groups.

8.2.2 Brand Ambassador / Brand Representative

Brand ambassadors will be engaged and paid to promote, endorse, or otherwise represent the brand or product. We have the option to recruit celebrities or influencers to serve as the face of Vetgo and our core services to help veterans through providing community services. In the early stages of our expansion, we can curb this expense by spreading brand awareness with more grassroots brand ambassador programs and hire local influencers of target locations.

We will start with local stars of areas who want to be our ambassador under social responsibility. Once we are more established we will hire more credible and famous personalities to assist us in marketing our brand. We will involve government and private agencies to manage inflows.

8.2.3 Street Team Representative

For our services, we will hire and train Street Team Representatives. They will be champions of our brands and promote our services, both during official events and through their social promotion efforts. These will be paid and well-trained individuals who will be given specific targets to search veterans in South Florida.

Through Street Team, Vetgo will get recognition in social events, launches, festivals, etc. and get its recognition among the veterans. Further, they will meet the representatives and will try to convince them to acquire our services.

8.2.4 Exhibition

Government regulations, Military events and exhibitions are an excellent opportunity to advertise our services for veterans. We will try every year to participate in a few national and international exhibitions in different locations.

Such events can be made more effective by providing social kickback there and then. We will establish a photo-booth that people can use to take pictures and share them on social media. On-site review and consultancy can be provided free of cost to the attendees of the exhibition.

8.3 Social Media Marketing

Vetgo can take advantage of Social Media Marketing tools. A large percentage of our target audience is social media users. Establishing our pages and users on different social media websites will increase our brand value and also create a position of authority. Recent studies show that people tend to have more confidence in a corporation that has an active social media presence.

We will share regular posts which will include:

- Branding of our community services for veterans
- Announcement of training to veterans to face civilian life
- Advertisement of experienced and qualified team for managing operations
- Testimonials from clients
- General news about exceptional services provided by us
- Promotions and discounts opportunities
- Discount offers
- Festival posts
- Others

There are several Social Media websites available. We will focus on the following networks:

8.3.1 Facebook

By using Facebook Advertisement, we will be able to target easily through age, location, interest and more. By making the Facebook page of “Vetgo”, people will get aware of our services. Timely updating the FB posts and through follow up queries, we can increase our market share. Creating high-converting Facebook Ads will create brand awareness in medium and small businesses.



We can use Facebook for the following purposes and benefits:

Increased Awareness of veterans in USA	More Inbound Traffic
Better conversion	Improved loyalty
Cost-Effective	Gain marketplace insights
Thought leadership	Easy to build relationships

8.3.2 Instagram



Instagram is a platform to help form a more personal connection with customers. Through sharing pictures and videos of the team and happy customers to engage our audience. A visual feed can reflect our brand's uniqueness and differentiate a business. More than 25 million companies worldwide are already using Instagram for business and more than 200 million users visit at least one business profile every day.

We can use Instagram for the following purposes and benefits:

Effectively engaged with customer	Stories become a business more relatable
Awareness of people trends	Reaching towards new audiences
Generate Sales	Connecting With Customers

Our services for veterans can greatly benefit from Instagram. We will provide special privileges and discounts to daily or monthly visitors who visit regularly and who will post on Instagram their

experience about our quality services. Pictures and small videos will be shared providing before and after the situation.

8.3.3 Website Marketing

SEO focuses on nothing else but expanding a company's visibility in the organic search results. It helps businesses rank more pages higher in SERPs (Search Engine Result Pages.) A national campaign is critical in the overall success of our business. Besides, in turn, drive more visitors to the site, increasing chances for more conversions. The importance of SEO in the current world is well established. Some of the key facts that increase the importance of SEO is described below:



- ✓ Organic Search Is Most Often the Primary Source of Website Traffic
- ✓ SEO Builds Trust & Credibility
- ✓ Local SEO Means Increased Engagement, Traffic & Conversions
- ✓ SEO Impacts the Buying Cycle
- ✓ Understanding SEO Helps You Understand the Environment of the Web
- ✓ SEO Is Relatively Cheap

9. Competitive Analysis

9.1. Key Market Players

The following are our direct competitors of Vetgo:



U.S. VETS

In the early 1990s, the Veterans Affairs Medical Center in West Los Angeles polled its inpatients and discovered that twenty-five percent of them had no place to go when they were discharged; essentially, they were walking out of the hospital straight into a life on the street. All of our programs are the result of collaborative efforts with community providers, VA Medical Centers and local government agencies. Funding for these programs provides permanent and long-term transitional housing, residential employment services, case management, substance abuse treatment and outreach to homeless veterans.

Programs & Services	Permanent Housing, Transitional Housing, Job assistance, Counseling, Family Services, and Female Veterans.
Estimated Homeless Veterans	24000
Success rate (helping Veterans return to workplace)	80%
Transition to Permanent housing Services	65%
Veterans Provided Transitional & Permanent Housing	6, 536
Mental Health Assessment & Counseling Session Provided	253, 815
Veterans Contacted by Outreach Teams across the country	8,540
Total Veterans & Family Members Served through U.S. VETS Programs	20000+

Low-Income Veterans Households Served (Including Childers)	3,344
Veterans Received Workforce Services & Placed into Jobs	1,395



Wounded Warrior Project

For the last decade, the Wounded Warrior Project® Annual Warrior Survey has given injured post-9/11 veterans a voice a platform to be heard by individuals and organizations who can initiate change. In 2019, The data allows us to track and treat the most pressing needs of warriors, guiding our programmatic, research, and advocacy efforts.

Program & Services	Family Support, Mental Wellness, Independence Program, Career &VA Benefits Counseling & Physical Wellness
Monthly donor	\$19 - \$30
Injured Worries, Caregivers & Family members	Over 1 Million
Country Rank	56,476
Global Rank	322, 616



DAV

DAV is a non-profit charity that provides a lifetime of support for veterans of all generations and their families, helping more than 1 million veterans in positive, life-changing ways each year. DAV's services are offered at no cost to all generations of veterans, their families and survivors. DAV is also a leader in connecting veterans with meaningful employment, hosting job fairs and providing resources to ensure they have the opportunity to participate in the American Dream their sacrifices have made possible.

Key Services	Physical Wellness, Mental Wellness, Independence Program & Counseling
Claimant benefits received	\$21 billion
Medical Appointments	615,000
Claim represented in 2019	214,950
Veterans Helped in each year	1 millions +
Country Rank	43, 450
Global Rank	247, 389

9.2. SWOT Analysis

STRENGTH

- Owners multiple years of experience
- Providing community services to the retired militants
- Platform for living place, health care and reconnecting to society
- We have highly trained & experienced team members
- Developing relations with donors and government agencies
- Providing them necessary information about improving lifestyle.

WEAKNESS

- Ensuring quality of products will require us to establish an audit and quality control department
- Currently we are lacking agility and speed in entering new markets
- Reconstructing the mindset of veterans towards a different lifestyle
- High cost of maintenance and resource cost
- Lack of current coherent market & structured approach

OPPORTUNITY

- Vertical integration of our business to serve other peoples
- Rising demand of community services for veterans
- Increasing number of retired militants
- We can leverage size to reduce costs & improve profitability
- Main competitors are not geared to build speed & efficiencies
- Starting business in South Florida, to expand into other regions of USA

THREAT

- Potential price war between the major market players leading to margin depletion
- New entrants offering unique and advanced services
- Macro-Economic headwinds can slowdown the overall growth of the network
- Targeting a niche, with all its benefits, is also risk-prone

9.3. Competitive Advantage

Our competitive advantage is offering product lines that make an impact to veterans at no cost to the veterans. The tools they use will help build a strong community of connected veterans that will further stimulate their lives as civilians and their local economy.

Another competitive factor is that products for this target customer are part of a lifestyle statement. We are focused on serving retired military veterans. We want to represent them and their way of living after retirement. We believe that we will create a loyal customer base and play a significant part in their lives. Vetgo stands out amongst our competitors as we include a variety of workshops under one roof.

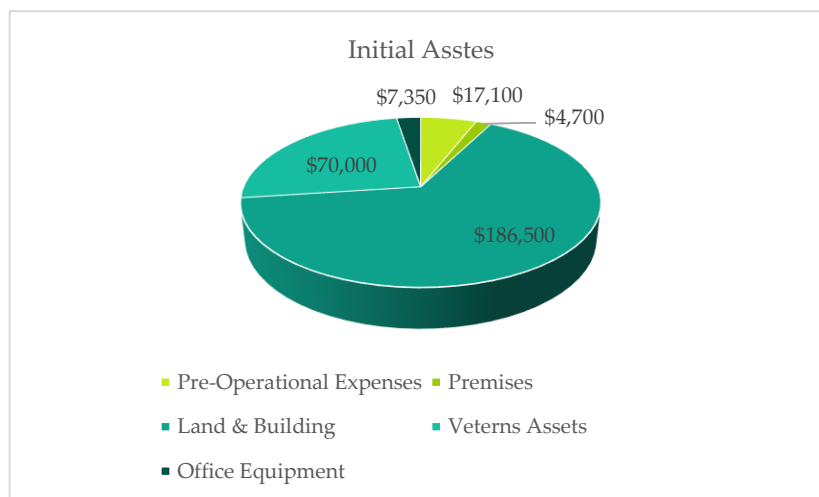
These will include but are not limited to:

- Workshop for networking.
- Workshop for personal finance.
- Workshop for married life.
- Workshop for carrier outside military.
- Workshop for leveraging veteran benefit.
- Workshop for entering the workforce.
- Workshop for coping up with civilians.

10. Project Cost, Investment & Means of Finance

The estimated investment required for the project is provided below:

Particulars	Amount (\$)
Pre-Operational Expenses	\$ 17,100
Company Registration	\$ 800
Businesses Licenses	\$ 300
Website (Domain & Development)	\$ 1,000
Initial Marketing	\$ 10,000
Branding	\$ 5,000
Premises	\$ 4,700
Location (Advance Rent)	\$ 4,700
Land & Building	\$ 186,500
Land (500 Sift)	\$ 84,000
Building (500 Sift)	\$ 36,000
Renovation Cost	\$ 66,500
Veterans Assets	\$ 70,000
Indoor & Outdoor Games	\$ 20,000
Vehicles	\$ 50,000
Office Equipment	\$ 7,350
Laptops	\$ 2,250
Printers & Scanners	\$ 750
Servers	\$ 350
Office Furniture	\$ 4,000
Total Investment	\$ 285,650



Investment required for the project is calculated as follows:

Particulars	Amount (\$)
Project Cost	\$ 285,650

Working Capital	
One Month Admin Cost	\$ 20,483
One Month Selling & Marketing	\$ 2,625
	\$ 23,108
	\$ 308,758

The investment mix will be as follows:

Particulars	Amount (\$)
Shareholder Investment	\$ -
3rd Party Investment	\$ -
Bank Loan	\$ 400,000
Total Capital	\$ 400,000

II. Financial Plan

Based on the nature of the industry, the Financial Statements have been projected for 5 years. These projections have been formed based on assumptions, which are explained incoming parts of this report.

II.1 . Projected Financials

II.1.1 Projected Balance Sheet

Particulars	2020	2021	2022	2023	2024
Shareholders' Funds					
Share Capital	\$ -	\$ -	\$ -	\$ -	\$ -
Reserves	\$ (157,858)	\$ (132,763)	\$ 46,122	\$ 369,534	\$ 850,030
	\$ (157,858)	\$ (132,763)	\$ 46,122	\$ 369,534	\$ 850,030
Non-Current Liabilities					
Long term borrowings	\$ 400,000	\$ 320,000	\$ 256,000	\$ 204,800	\$ 163,840
3rd Party Investment	\$ -	\$ -	\$ -	\$ -	\$ -
Current Liabilities					
Other current liabilities	\$ 23,108	\$ 23,658	\$ 24,532	\$ 25,190	\$ 26,378
Total	\$ 265,251	\$ 210,895	\$ 326,653	\$ 599,524	\$ 1,040,248
Assets					
Non-Current assets					
Fixed Assets					
Pre Operational Expenses	\$ 13,680	\$ 10,944	\$ 8,755	\$ 7,004	\$ 5,603
Other Assets	\$ 138,413	\$ 103,809	\$ 77,857	\$ 58,393	\$ 43,795
Current assets					
Stores & Spares	\$ 6,500	\$ 8,100	\$ 9,702	\$ 11,306	\$ 12,912
Rent Security	\$ 4,700	\$ 4,700	\$ 4,700	\$ 4,700	\$ 4,700
Cash & Bank	\$ 101,958	\$ 83,341	\$ 225,639	\$ 518,121	\$ 973,238
Total	\$ 265,251	\$ 210,895	\$ 326,653	\$ 599,524	\$ 1,040,248

11.1.2 Projected Profit & Loss Statement

Particulars	2020	2021	2022	2023	2024
Income from Operations	\$ 300,000	\$ 516,000	\$ 744,000	\$ 960,000	\$ 1,200,000
Total Income	\$ 300,000	\$ 516,000	\$ 744,000	\$ 960,000	\$ 1,200,000
Cost of Goods Sold	\$ 130,000	\$ 162,000	\$ 194,040	\$ 226,121	\$ 258,243
Gross Profit	\$ 170,000	\$ 354,000	\$ 549,960	\$ 733,879	\$ 941,757
Administrative Expenses	\$ 245,800	\$ 250,716	\$ 255,730	\$ 260,845	\$ 266,062
Selling & Distribution Expenses	\$ 31,500	\$ 33,180	\$ 38,652	\$ 41,436	\$ 50,473
Depreciation Cost	\$ 49,558	\$ 37,339	\$ 28,141	\$ 21,215	\$ 15,999
Net Profit Before Interest & Tax	\$ (156,858)	\$ 32,765	\$ 227,437	\$ 410,383	\$ 609,223
Finance Cost	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Net Profit Before Tax	\$ (157,858)	\$ 31,765	\$ 226,437	\$ 409,383	\$ 608,223
Tax Expense	\$ -	\$ 6,671	\$ 47,552	\$ 85,970	\$ 127,727
Net Profit	\$ (157,858)	\$ 25,094	\$ 178,885	\$ 323,412	\$ 480,496

11.1.3 Projected Cash Flow Statement

Particulars	2020	2021	2022	2023	2024
Cash flow from Operations					
Net profit before tax	\$ (157,858)	\$ 31,765	\$ 226,437	\$ 409,383	\$ 608,223
Adjusted for (plus)					
Depreciation	\$ 49,558	\$ 37,339	\$ 28,141	\$ 21,215	\$ 15,999
Total	\$ (108,300)	\$ 69,104	\$ 254,578	\$ 430,598	\$ 624,222
Operating profit before working capital changes					
Adjustments (change)					
Stores & Spares	\$ (6,500)	\$ (1,600)	\$ (1,602)	\$ (1,604)	\$ (1,606)
Rent Security	\$ (4,700)	\$ -	\$ -	\$ -	\$ -
Other current liabilities	\$ 23,108	\$ 550	\$ 874	\$ 658	\$ 1,188
Total	\$ 11,908	\$ (1,050)	\$ (728)	\$ (946)	\$ (418)
Cash generated from operations	\$ (96,392)	\$ 68,054	\$ 253,850	\$ 429,652	\$ 623,804

Taxes paid	\$ -	\$ (6,671)	\$ (47,552)	\$ (85,970)	\$ (127,727)
Net cash flow from the operating activities	\$ (96,392)	\$ 61,383	\$ 206,298	\$ 343,682	\$ 496,077
Cash flow from investing activities					
Increase in fixed assets	\$ (201,650)	\$ -	\$ -	\$ -	\$ -
Net cash flow from investing activities	\$ (201,650)	\$ -	\$ -	\$ -	\$ -
Cash flow from the financing activities					
Increase in long term borrowings	\$ 400,000	\$ (80,000)	\$ (64,000)	\$ (51,200)	\$ (40,960)
3rd Party Investment	\$ -	\$ -	\$ -	\$ -	\$ -
Proceeds from issue of capital	\$ -	\$ -	\$ -	\$ -	\$ -
Net cash generated from financing activities	\$ 400,000	\$ (80,000)	\$ (64,000)	\$ (51,200)	\$ (40,960)
Net increase and decrease in cash (+ or -)	\$ 101,958	\$ (18,617)	\$ 142,298	\$ 292,482	\$ 455,117
Opening balance of cash	\$ -	\$ 101,958	\$ 83,341	\$ 225,639	\$ 518,121
closing balance of cash	\$ 101,958	\$ 83,341	\$ 225,639	\$ 518,121	\$ 973,238

11.2 Assumptions of Projected Financial Statements

11.2.1 Balance Sheet Assumptions

Particulars		2020	2021	2022	2023	2024
Inventories						
Per Year Increase						
Stores & Spares (Percentage of CGS)	5%	\$ 6,500	\$ 8,100	\$ 9,702	\$ 11,306	\$ 12,912
Depreciation						
Particulars	Percentage to be Used					
Pre-Operational Expenses	20%	\$ 17,100	\$ -	\$ -	\$ -	\$ -
Premises	25%	\$ 4,700	\$ -	\$ -	\$ -	\$ -
Land & Building	25%	\$ 102,500	\$ -	\$ -	\$ -	\$ -
Veterans Assets	25%	\$ 70,000	\$ -	\$ -	\$ -	\$ -
Office Equipment	25%	\$ 7,350	\$ -	\$ -	\$ -	\$ -
Assets						
Pre-Operational Expenses						
Opening		\$ -	\$ 13,680	\$ 10,944	\$ 8,755	\$ 7,004

Addition	\$ 17,100	\$ -	\$ -	\$ -	\$ -
Total	\$ 17,100	\$ 13,680	\$ 10,944	\$ 8,755	\$ 7,004
Depreciation Rate	20%	20%	20%	20%	20%
Depreciation Expenses	\$ 3,420	\$ 2,736	\$ 2,189	\$ 1,751	\$ 1,401
Net Value	\$ 13,680	\$ 10,944	\$ 8,755	\$ 7,004	\$ 5,603

Premises					
Opening		\$ 3,525	\$ 2,644	\$ 1,983	\$ 1,487
Addition	\$ 4,700	\$ -	\$ -	\$ -	\$ -
Total	\$ 4,700	\$ 3,525	\$ 2,644	\$ 1,983	\$ 1,487
Depreciation Rate	25%	25%	25%	25%	25%
Depreciation Expenses	\$ 1,175	\$ 881	\$ 661	\$ 496	\$ 372
Net Value	\$ 3,525	\$ 2,644	\$ 1,983	\$ 1,487	\$ 1,115

Land & Building					
Opening		\$ 76,875	\$ 57,656	\$ 43,242	\$ 32,432
Addition	\$ 102,500	\$ -	\$ -	\$ -	\$ -
Total	\$ 102,500	\$ 76,875	\$ 57,656	\$ 43,242	\$ 32,432
Depreciation Rate	25%	25%	25%	25%	25%
Depreciation Expenses	\$ 25,625	\$ 19,219	\$ 14,414	\$ 10,811	\$ 8,108
Net Value	\$ 76,875	\$ 57,656	\$ 43,242	\$ 32,432	\$ 24,324

Veterans Assets					
Opening		\$ 52,500	\$ 39,375	\$ 29,531	\$ 22,148
Addition	\$ 70,000	\$ -	\$ -	\$ -	\$ -
Total	\$ 70,000	\$ 52,500	\$ 39,375	\$ 29,531	\$ 22,148
Depreciation Rate	25%	25%	25%	25%	25%
Depreciation Expenses	\$ 17,500	\$ 13,125	\$ 9,844	\$ 7,383	\$ 5,537
Net Value	\$ 52,500	\$ 39,375	\$ 29,531	\$ 22,148	\$ 16,611

Office Equipment					
Opening		\$ 5,513	\$ 4,134	\$ 3,101	\$ 2,326
Addition	\$ 7,350	\$ -	\$ -	\$ -	\$ -
Total	\$ 7,350	\$ 5,513	\$ 4,134	\$ 3,101	\$ 2,326
Depreciation Rate	25%	25%	25%	25%	25%
Depreciation Expenses	\$ 1,838	\$ 1,378	\$ 1,034	\$ 775	\$ 581
Net Value	\$ 5,513	\$ 4,134	\$ 3,101	\$ 2,326	\$ 1,744

Total Assets (Net Value)	\$ 152,093	\$ 114,753	\$ 86,612	\$ 65,397	\$ 49,398
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Total Depreciation	\$ 49,558	\$ 37,339	\$ 28,141	\$ 21,215	\$ 15,999
Total Increase	\$ 201,650	\$ -	\$ -	\$ -	\$ -

11.2.2 Profit & Loss Statement Assumptions

Particulars	2020	2021	2022	2023	2024
Inflows					
Corporate Employers					
Monthly Cash flows	\$ 10,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 50,000
Income from Corporate Employers	\$ 120,000	\$ 240,000	\$ 360,000	\$ 480,000	\$ 600,000
Government Grant					
Monthly Grants	\$ 10,000	\$ 15,000	\$ 20,000	\$ 25,000	\$ 30,000
Income from Government Grant	\$ 120,000	\$ 180,000	\$ 240,000	\$ 300,000	\$ 360,000
Private Donations					
Monthly Donations	\$ 5,000	\$ 8,000	\$ 12,000	\$ 15,000	\$ 20,000
Income from Private Donations	\$ 60,000	\$ 96,000	\$ 144,000	\$ 180,000	\$ 240,000
Total Income	\$ 300,000	\$ 516,000	\$ 744,000	\$ 960,000	\$ 1,200,000
Cost of Goods Sold					
Veterans Cost					
Session - Per Month	1	1	1	1	1
Number of Veterans - Per Month	5	10	15	20	25
Number of Veterans - Per Year	12	60	120	240	300
Average Cost of Veteran	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
Total Funding Needed	\$ 30,000	\$ 60,000	\$ 90,000	\$ 120,000	\$ 150,000

Resource Cost					
Head Chef	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473
Cooking Assistants	\$ 20,000	\$ 20,400	\$ 20,808	\$ 21,224	\$ 21,649
Physicians	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473
Practical Nurse	\$ 20,000	\$ 20,400	\$ 20,808	\$ 21,224	\$ 21,649
Total Resource Cost	\$ 100,000	\$ 102,000	\$ 104,040	\$ 106,121	\$ 108,243
Total Cost	\$ 130,000	\$ 162,000	\$ 194,040	\$ 226,121	\$ 258,243

Administrative Cost					
HR Cost					
Chief Executive Officer	\$ 50,000	\$ 51,000	\$ 52,020	\$ 53,060	\$ 54,122
General Manager	\$ 40,000	\$ 40,800	\$ 41,616	\$ 42,448	\$ 43,297
Event Planning Manager	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473
Event Co-coordinator	\$ 20,000	\$ 20,400	\$ 20,808	\$ 21,224	\$ 21,649
Hr. / Admin	\$ 20,000	\$ 20,400	\$ 20,808	\$ 21,224	\$ 21,649
Support Staff	\$ 15,000	\$ 15,300	\$ 15,606	\$ 15,918	\$ 16,236
Security Personal	\$ 15,000	\$ 15,300	\$ 15,606	\$ 15,918	\$ 16,236
Accountant	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473
Total HR Admin	\$ 220,000	\$ 224,400	\$ 228,888	\$ 233,466	\$ 238,135

Other Cost - Office Area					
Office Rent	\$ 18,800	\$ 19,176	\$ 19,560	\$ 19,951	\$ 20,350
Utilities	\$ 1,200	\$ 1,224	\$ 1,248	\$ 1,273	\$ 1,299
Telecommunication	\$ 800	\$ 816	\$ 832	\$ 849	\$ 866
Professional Fees	\$ 5,000	\$ 5,100	\$ 5,202	\$ 5,306	\$ 5,412
Misc. Expenses	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 25,800	\$ 26,316	\$ 26,842	\$ 27,379	\$ 27,927
Total Admin Cost	\$ 245,800	\$ 250,716	\$ 255,730	\$ 260,845	\$ 266,062

Selling & Marketing Expenses					
Percentage of Sales	0.5%	0.5%	1.00%	1.00%	1.50%
Percentage Mix					
Facebook	30% \$ 450	\$ 774	\$ 2,232	\$ 2,880	\$ 5,400
Instagram	20% \$ 300	\$ 516	\$ 1,488	\$ 1,920	\$ 3,600
Website Marketing	50% \$ 750	\$ 1,290	\$ 3,720	\$ 4,800	\$ 9,000
Total Marketing Cost	\$ 1,500	\$ 2,580	\$ 7,440	\$ 9,600	\$ 18,000
Resource Cost					
Business Community Manager	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473
Total Resource Cost	\$ 30,000	\$ 30,600	\$ 31,212	\$ 31,836	\$ 32,473
Total Selling & Marketing Expenses	\$ 31,500	\$ 33,180	\$ 38,652	\$ 41,436	\$ 50,473

11.2.3 Loan Assumptions

Particulars	Year - 1	Year - 2	Year - 3	Year - 4	Year - 5
Loan Year – 1					
Loan Amount	\$ 400,000	\$ 320,000	\$ 256,000	\$ 204,800	\$ 163,840
Addition	\$ 400,000				
Re-Payment	\$ -	\$ 80,000	\$ 64,000	\$ 51,200	\$ 40,960
Net Amount	\$ 400,000	\$ 320,000	\$ 256,000	\$ 204,800	\$ 163,840
Interest Percentage	0.25%	0.25%	0.25%	0.25%	0.25%
Interest Expense	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Closing Balance	\$ 400,000	\$ 320,000	\$ 256,000	\$ 204,800	\$ 163,840

12. Return on Investment

12.1. Internal Rate of Return-Project

Years	Net Profit	Add: Depreciation	Less: Capital Expenditure	Net Cash Flow
0	\$	\$	\$	\$
	-	-	(308,758)	(308,758)
1	\$	\$	\$	\$
	(157,858)	49,558	-	(108,300)
2	\$	\$	\$	\$
	25,094	37,339	-	62,433
3	\$	\$	\$	\$
	178,885	28,141	-	207,026
4	\$	\$	\$	\$
	323,412	21,215	-	344,628
5	\$	\$	\$	\$
	480,496	15,999	-	496,495

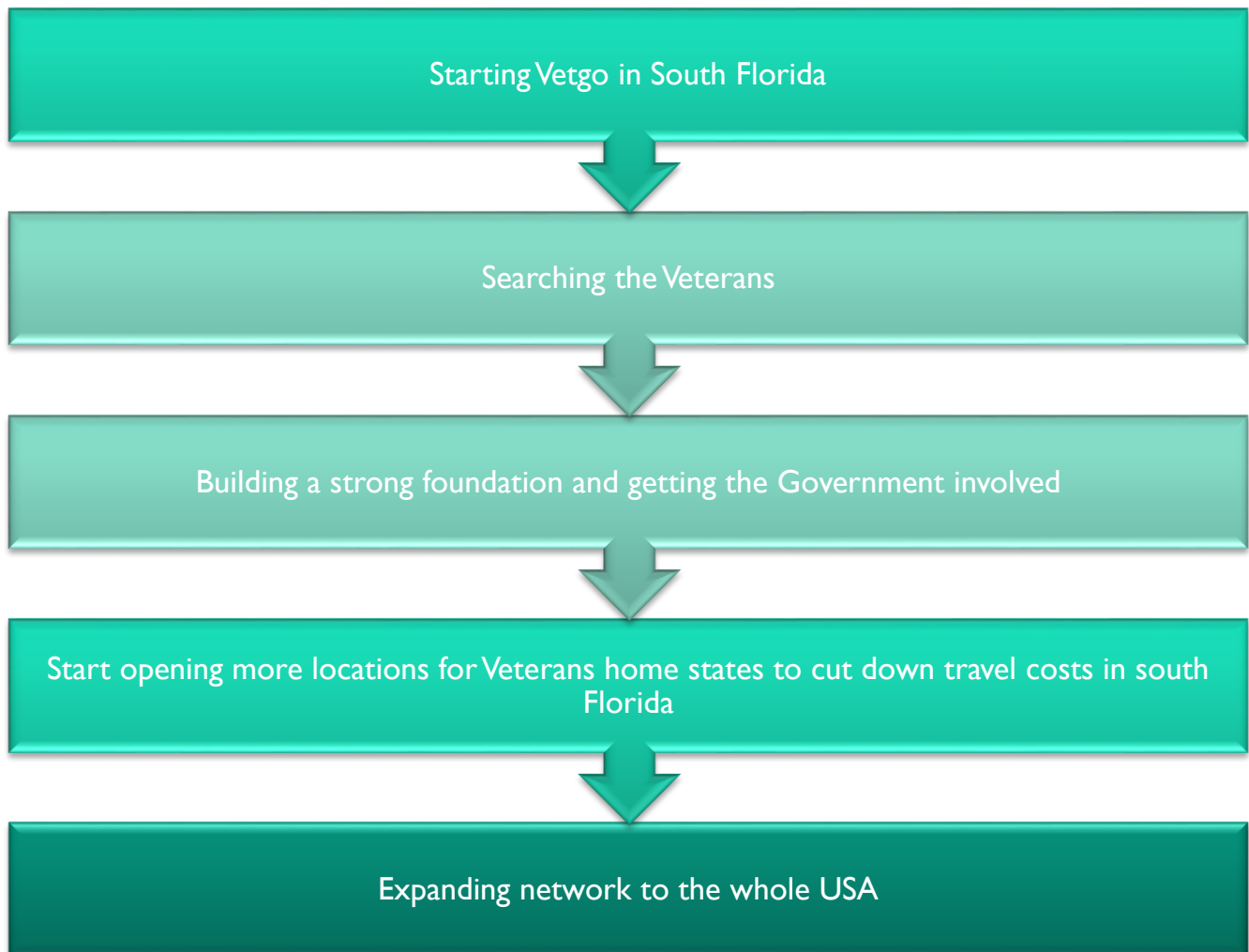
The IRR is calculated as 29% as per the above data, using high-low method.

12.2. Payback Period

The payback period of the project is 3.40 calculated as year (months).

13. Milestones

Having the aim of serving a much larger community, our key goal is to be able to grow exponentially over time while forming a business model that is highly integrated.



14. Conclusion

Veterans are the people who have served the country by spending their life in the service of US military. They leave their home, family and friends in order to serve the nation. But when they retire they lost sense regarding a completely different civilian life. Therefore, vetgo Company is going to take an initiative towards making their life better by taking them on a training session of 25 days in order to retrieve their understanding of a different life than military life and to make them a part of a community again. Also, Vetgo will acquire help of donors who will support us financially and by the help of grant provided by the US government.

Vetgo Company is particularly focused on helping the veterans through improving their standard of life. The location of our company is USA and the target market for our business will be the veterans who require our services badly. We will give them the best possible services. We will use effective marketing tools to attract customers. We will also use strategies which include offering promotions and discounts in order to increase the number of customers.

The five-year monetary examination of the task is likewise positive for the expanding benefits step by step; the undertaking is required to return benefits in five years of activities. With the correct field-tested strategy and promoting methodology, the task will be valuable for the financial specialist.