

Business Plan for Point Of Sales POS Software as a Service Business

Version: Draft 01

Date: 6 - May - 2022



**POS Software Solutions
10 Pidgeon Hill Dr., Ste 30
Sterling, VA 20165.**

Table of Content

1	BUSINESS PLAN.....	2
2	MARKET RESARCH.....	23
3	FINANCIAL ANALYSIS.....	29
4	INVESTMENT PLAN.....	33

Chapter 1: Business Plan

1	BUSINESS PLAN.....	3
1.1	EXECUTIVE SUMMARY.....	4
1.2	BUSINESS OBJECTIVES	5
1.3	BUSINESS DETAILS	6
1.4	BUSINESS OVERVIEW	7
1.5	OUR OBJECTIVE	11
1.6	BUSINESS BACKGROUND	12
1.7	BUSINESS MODEL.....	15
1.8	OWNERSHIP STRUCTURE	16
1.9	PLANNED BUSINESS TEAM STRUCTURE	17
1.10	OPERATIONS PLAN	19
1.11	BUSINESS COMPONENTS	20
1.12	FEASIBILITY STUDY.....	20
1.13	REGULATORY ISSUES	20
1.14	EXIT STRATEGY.....	21

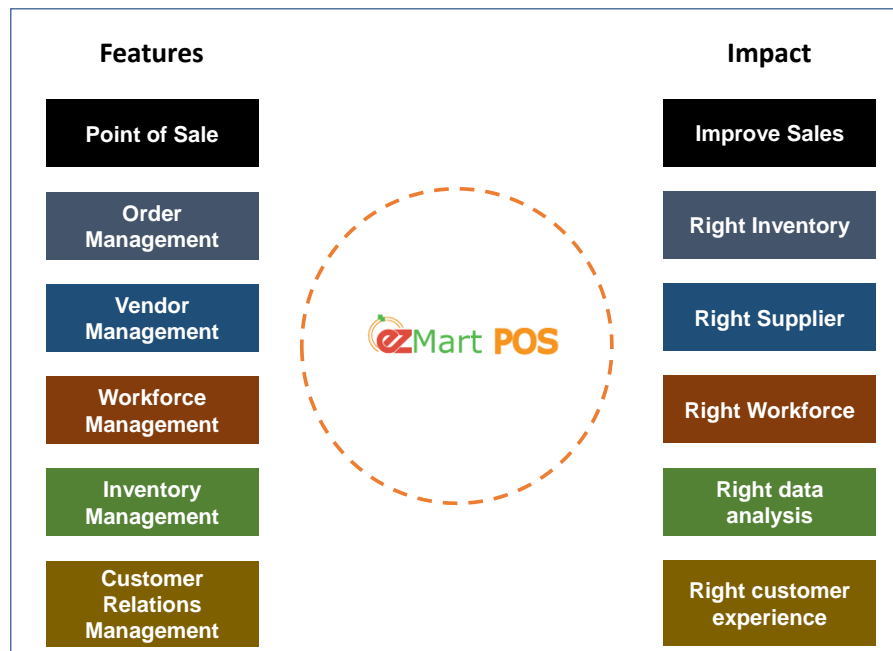
1 Business Plan

1.1 Executive Summary

The scope of the project to develop an integrated Point Of Sales POS software application and provide Software as a Services (SaaS) business to small and medium size retail businesses across USA. Our management team consist of Mr. Kamal Karnati and his team which got 200+ years of cumulative business experience to successfully grow this business.

Our market size is estimated at **USD 34.77 Billion in 2025** with a **CARG of 14.27%** and our customer base will consist of small and medium retail business across all industies and service providers in USA. We will market our target customers using the following methords: digital marketing, networking & channel partners. Inorder to get the business of the ground, we will allocate a sum of **\$ 19.70 million in funs** from other business verticles, for the purpose of software development, commercialise the services, carryout marketing activities and build a brand for the proposed EZmart POS business. Our goal is to reach annual sales of **\$ 441 Million in the year of 2027**.

1.2 Business Objectives



The Point of Sales software industry is transforming from just a billing system to a “Retail management system” since the software goes beyond just processing sales, offering other capabilities such as inventory management, employee management, customer management, a membership system, supplier records, bookkeeping, issuing of purchase orders, quotations, and stock transfers, sales reporting, and more. The system can even bring extended functionalities, being able to integrate with CRM, accounting, warehousing, business intelligence, and ecommerce and shopping cart software.

We aim to provide integrated POS systems that handle the POS requirements of restaurants, hospitality and retail businesses. Our cloud POS systems requires low upfront payment and subscription charges with advanced features and third-party software and hardware integration features which will make me us a preferred solution provider for small and medium businesses. Our solution will also enable mobile payment through mPOS, especially now that more people are shopping, banking, and making payments using their mobile devices.

Our business objective is to provide one integrated and unique solution which covers end to end requirements of POS system which is simple to use, simple to implement and provide all kind of data for the management team to get insights about the business in a proactive way. The proposed POS solution will be a cloud-based application provided as a Software as a

Services (SaaS) business model, where the clients are billed based on monthly/quarterly/annually.

This POS industry is expected to grow to USD 34.77 Billion in 2025 with a CARG of 14.27%. Given those periods our company will be successful because we are targeting to provide POS SaaS for small and medium size organizations. We planned to reach USD 6.14 Million in yearly sales by 2025 and will achieve an annual revenue of USD 441 Million in 2029.

1.3 Business Details

1.3.1 Business Profile:

Structure	S-Corp
Establish Date	April 13, 2016
Registration Date	April 13, 2016
Incorporation Number	61-1793857

1.3.2 Contact Details:

Contact name	Kamal Karnati
Telephone	571-933-8060
Mobile	
Email	info@zensoftusa.com
Register address	Zenith Software Solutions 10 Pidgeon Hill Dr., Suite 30 Sterling, VA 20165
Business address	Zenith Software Solutions 10 Pidgeon Hill Dr., Suite 30 Sterling, VA 20165

1.3.3 Online/social media:

Website	http://www.zensoftusa.com/	Facebook	
Twitter		Instagram	
Pinterest		YouTube	

1.4 Business Overview

1.4.1 About Point Of Sales POS system

A point of sale (POS) system is where customers make a payment for goods or services at the stores. Every time a customer purchases something at the business, the business will have a POS transaction.

A POS system serves as a hub for your business's transactions. Everything from sales to inventory to customer management merges into the POS.

Typically, point of sale systems are a combination of software and hardware. The POS system might have multiple physical components, such as a:

- Monitor
- Tablet
- Barcode scanner
- Credit card reader
- Receipt printer
- Cash drawer

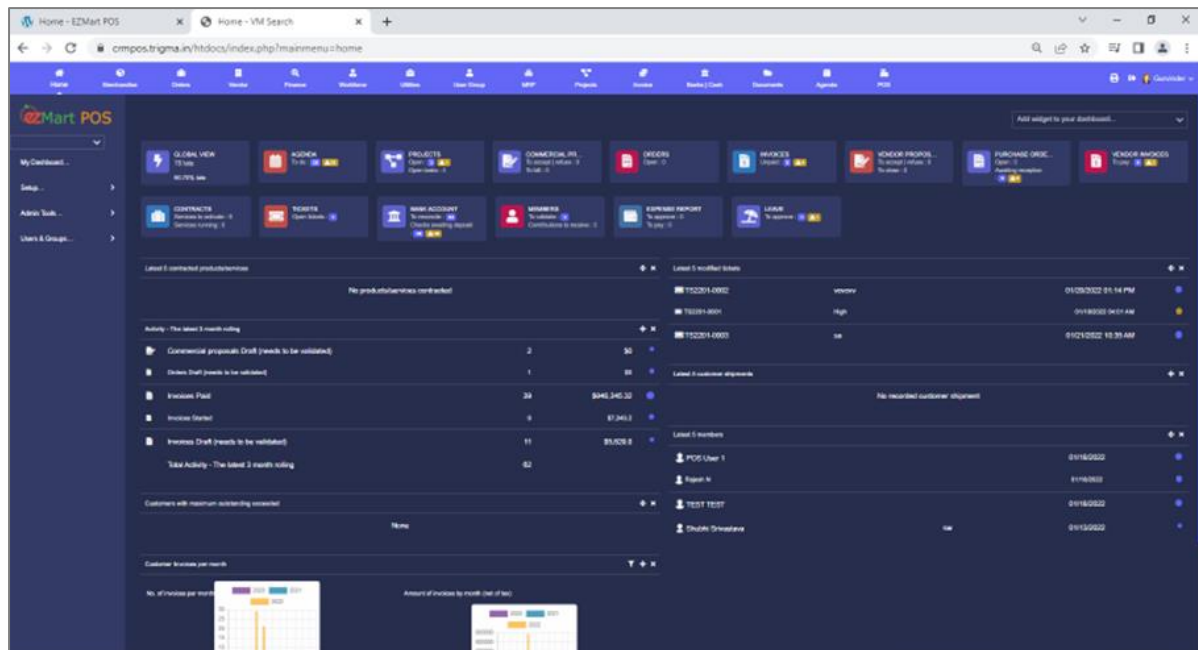
POS Software as a Service (SaaS)

Software as a Service, commonly referred to as SaaS, is a method for delivering software through the internet. Pricing is generally set up as a monthly fee for accessing the service. Many businesses are choosing to utilize SaaS because of the convenience and flexibility that this business model offers.

Companies that subscribe to POS SaaS benefit from having access to a solution that is kept up to date by the providers. POS SaaS solutions often integrate easily with existing and third-party POS software & hardware solutions. There is no need for inhouse server hardware, saving the expense, space, and time that would be needed to host an on-premise solution.

For companies that are just starting to use/upgrading their POS to integrated POS in order to manage business needs such as point of sales, inventory management, order management, vendor management workforce management, & sales analytics solutions, SaaS provides a simple and cost-effective all in one solution. Most providers offer a pay-as-you-go pricing schematic, mitigating upfront costs, as well.

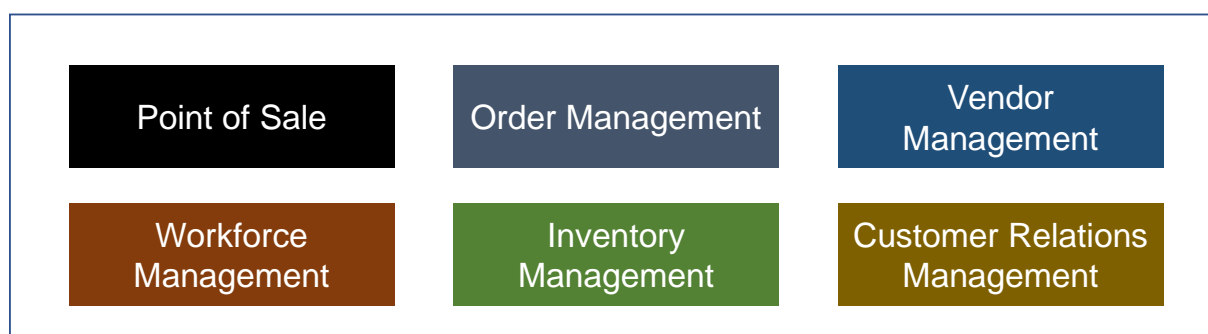
1.4.2 Our Solution



EZmart POS redefines the point of sale for small and mid-sized business. Traditionally POS are meant to be systems which deal with Sales, Return, Exchange of goods and more of customer related transactions. New age analytics and dashboards are not integrated even if integrated they are provided as separate systems or modules as it requires immense data flow and tedious business user interaction.

EZmart POS has minimal business user interaction and data flows seamless every step of supply chain which enables simple as well powerful business rules.

The following are the key modules of the EZmart POS;



Point of Sales, enables businesses to prepare sales receipt by scanning barcodes, create material list, input customer details, print sales receipt, receive money in mode of cash, credit/debit cards and digital wallets/online payment system.

Order Management, receive, process, deliver and manage orders from different outlets like, retail outlets, ecommerce stores and other distribution networks.

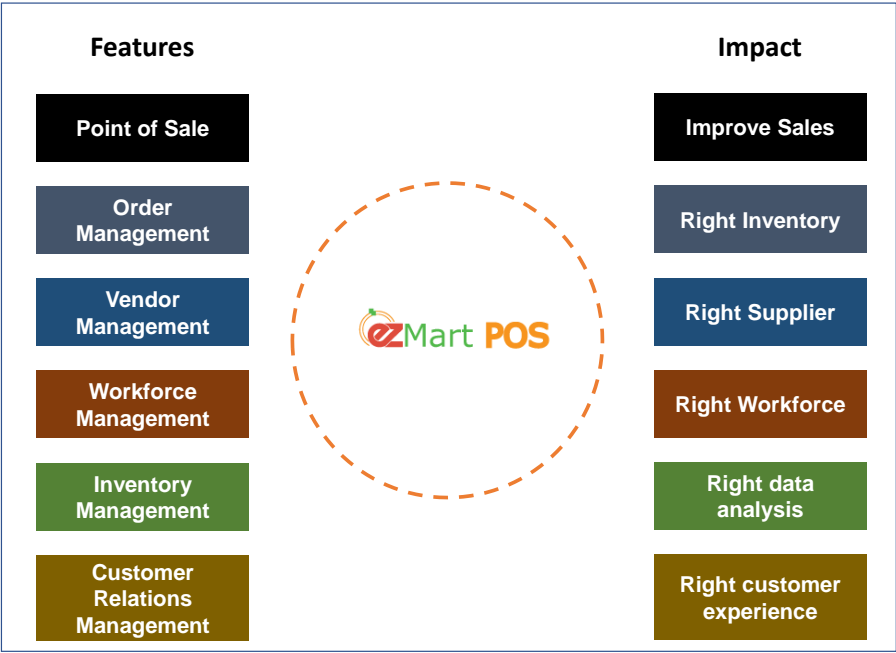
Vendor Management, Create, manage vendors and carryout transactions by creating purchase orders, invoices and track orders and shipments, and make online payments.

Workforce Management, manage workforce in a centralized way by enrolling employees, track work hours, manage leave and payment.

Inventory Management, manage inventory by tracking inward, outward, shelf life, lead time and carryout demand prediction and maintain optimal inventory and increase order fulfilment and decrease capital & operational expenditure.

Customer Relationship management, provide efficient customer support by facilitating customer to communicate with the business, get data driven solution and resolve conflict much faster and accurate.

Advantages of our solution;



More than just a POS. Its wide array of capabilities that include quoting, invoicing, and ordering, among others, makes the solution a complete retail management system, complemented further by robust reporting features, timesheet, and job functionalities.

Sell in-store and online. by combining retail POS with ecommerce functionality, so you never miss a sale. It allows you to centralize your inventory, sales, and reports on a single back-end.

Track inventory across locations. You can track your entire inventory across different locations as the platform has a multi-store capability. You check inventory or sell from anywhere in your store with the use of a tablet.

Quick and easy set up. The platform is simple to set up, only requiring you to link your bank account with payment gateway. Integrate POS software with third party hardware like barcode scanners, and receipt printers.

Software specification;

The proposed software will be a hybrid application with some home-grown technology features which enables the user to open the application in any devices (Laptop, PC, Smart phone and tablet) and any platforms (Windows, Mac, Android, IOS) any web brochure (Chrome, explorer etc.,) or as a pc-based application using internet connectivity. Integrate it with any third-party hardware and software like barcode scanner, Bluetooth beacons and printers

1.5 Our Objective**1.5.1 Mission**

Our mission is;

“To provide world class integrated Point of Sales POS software in Software as a Services (SaaS) business model which makes us the preferred partners to work with”.

1.5.2 Vision

Our vision is;

“To become the most preferred integrated POS Software as a Services (SaaS) provider in USA.”

1.5.3 Core Values

Our core values are accuracy, loyalty, accessibility, 24X7 customer support, cyber security, system availability and data security which are said to be the pillars of POS Software as a Services business.

1.5.4 Integrity

We always strive to do the right thing. Our commitment to the truth is unwavering, both in actions and in words.

1.5.5 Servants Attitude

We only exist to serve our internal and external customers, so their concerns are always at the forefront of our business. We will serve our clients with a genuine humility that leaves no doubt that they are the sole focus of all of our endeavors.

1.5.6 Accountability

A personal choice to rise above one's circumstances and demonstrate the ownership necessary for achieving key results: to see it, own it, solve it, and Do it. Doing it right the first time is not our goal, but our standard. We will hold ourselves responsible for this attention to detail in all of our duties.

1.5.7 Continuous Improvement

We are a dynamic organization that constantly seeks areas of growth and innovation. This growth starts at the personal level and continues into all aspects of our business.

1.5.8 Teamwork

Teamwork is our individual actions, brought together for our common purpose, which subordinates our individual needs to the needs of the group. We put aside our individual needs to work towards and accomplish the larger group objective. We cooperate, using our individual skills, and provide constructive feedback despite any personal conflict between individuals.

1.6 Business Background

1.6.1 Business History

Zenith Software Solutions is a leading software consulting firm providing training, staffing and consulting services. Our tailored solutions enhance end-user productivity, reduce staff training and improve quality of services, our clients provide to their internal organization, as well as to their customers.

Services

Our services include the following;

IT Consulting

Zenith delivers tailored solutions that enhance end-user productivity, reduce staff training, and improve quality of services our clients provide to their internal organization, as well as to their customers. Our in-depth expertise enables our clients to surmount today's common challenges, as well as to prepare in advance for their constantly changing IT environment.

Our team works at understanding and developing a complete process to ensure a fool proof program. Once the process is in place, we start working on step by step basis. This ensures supreme quality at every level.

When working on the project, our team works constantly with the client to provide complete understanding of the work. Our transparent work structure enables you to keep track of the technology process happening at our end.

Our end-to-end solutions include

- Application Development & Management Services
- Business Intelligence & Data Warehousing
- Enterprise Portals
- ERP Solutions
- System Integration

Training

Zenith believes that quality work is the result of proper training and the potential for success is unlimited, if employees and consultants are properly trained.

At Zenith, we are constantly looking for skilled, energetic and enthusiastic people to join our expanding team. We ensure that our consultants learn and obtain practical experience with new software releases, tools and methodologies and are up to speed with today's technologies. Our programs are designed to help any aspiring computer professionals acquire in-depth specialization in the emerging areas of information technology thereby enhancing their growth potential.

Zenith has state-of-the-art training lab loaded with software, and a modern classroom equipped with all the latest teaching aids. Classroom training is done by qualified and highly experienced trainers, with in-depth practical experience in latest trending software technologies. Our staffing partners have continuous need of consultants and our placement is 100% guaranteed.

Staffing Augmentation

Zenith has partnered with the nation's leading Fortune 500 and mid market companies and provided many resources to direct clients and implementation partners.

Zenith's sourcing methodology delivers on one promise – to provide the right talent, at the right time, and at the right price. Zenith's IT strategic staffing solutions can provide you with all

required capabilities that are needed for your company's IT talent requirements. If you need an individual resource or even a large group, we at Zenith assure you that we will put our extensive recruiting experience at your service and assure you the best fit every time. Leave the process of screening, recruiting, hiring of technical resources to us.

Our seasoned technical recruiters will work closely with you, understanding your needs and ensure that you get the best talent to choose from. This is after a rigorous pre-recruitment process that we comply with. It is proven that the time and resources saved during this initial process goes a long way. You can count on us every time you face the challenge of looking for the best talent for your company.

Zenith's Screening Process

Our talent acquisition personnel conduct a 4-step screening process to ensure that the resource is a perfect match for your requirement.

Technical Screening

Ensures the technical ability of the resource being interviewed meets the qualifications set by our clients.

HR Screening

Assesses the overall fit of the resource for each specific client

Reference Checks

A thorough reference check of each candidate is conducted so clients only see candidates who have received positive feedback from all their references.

Pre-Screen Employment/Background Checks

All Zenith's employees receive a criminal and background check prior to being hired.

1.6.2 Current position

Currently we are developing the release 2 of the EZmart POS software with 4 developers for the past 6 months and we are planning to ramp up the team size to 10 developers and complete the development activity within 2 years' time frame (Oct 2024).

1.7 Business Model

<u>Key Partners:</u> <ul style="list-style-type: none">- Customers- Cloud hosting service providers- Digital marketing agencies	<u>Key Activities:</u> <ul style="list-style-type: none">- Software development- Sales & marketing- Customer Support- Subscription management	<u>Value Proposition:</u> <ul style="list-style-type: none">- 360-degree solution- Less implementation times- Minimal upfront payment- Easy integration of third-party software and POS hardware's- Cyber security- Less down time- 24X7 customer support	<u>Customer Relationship:</u> <ul style="list-style-type: none">- Sales and marketing- Customer support- Operations- Partner programs	<u>Customer Segments:</u> <ul style="list-style-type: none">- Grocery & supermarket- Electronic Store- Furniture store- Spa & salon- Sports & Fitness- Pharmacy- Footwear- Garment Store
<u>Key Resources:</u> <ul style="list-style-type: none">- Product developers- Investors- Finance & Operations team- Sales & Marketing team			<u>Channels:</u> <ul style="list-style-type: none">- Digital marketing- Networking- Strategic partners	
<u>Cost Structure:</u> <ul style="list-style-type: none">- Capital Expenses- Operation Expenses- Sales & Marketing Expenses			<u>Revenue Stream:</u> <ul style="list-style-type: none">- Configuration charges- Subscription charges	

As described in the above business model diagram our key business is to provide POS software system under software as a service. We charge our customer per user on monthly basis, little/no upfront payment is required.

1.8 Ownership Structure

Zenith Software Solutions is headquartered in Sterling, Virginia, USA with board members/investors of 1 person, find details about the shareholding percentage as seen below;

Name	Kamal Karnati
Designation	Director
Percentage share in business	100%
Roles and responsibility	
Appointment Date	13 April 2006

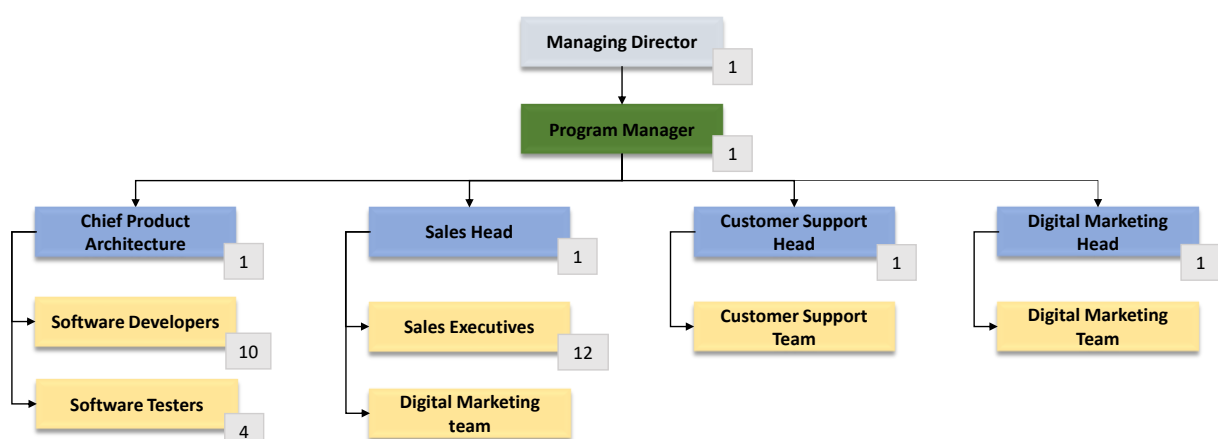
1.9 Planned Business Team Structure

1.9.1 Business Team

The planned team structure consists of 30 members with the following designation, head count, roles and responsibilities;

Sl. No	Designation	Roles & Responsibility	Location	Head Count
1	Program Manager	Manage the project	Sterling	1
2	Chief product architecture	Manage software development team	Sterling	1
3	Sales head	Manages sales	Sterling	1
4	Customer support head	Manage customer support activities	Sterling	1
5	Software developers	Carryout application development & R&D	Sterling	10
6	Software Testers	Test the software application	Sterling	4
7	Sales executive	Carryout sales activities	Sterling	12
8	Customer support team	Carryout customer support activities	Outsourced	As required
9	Digital marketing team	Carryout digital marketing activities	Outsourced	As required

1.9.2 Organization Structure



1.9.3 Office location

The office will be located at the Zenith Software Solutions, 10 Pidgeon Hill Dr., Suite 30 Sterling, VA 20165.

1.10 Operations Plan

Our operation plan consists of the following milestones;

EZmart POS SaaS Project Plan																																								
Sl. No	TASKS	START	END	Months	2021				2022				2023				2024				2025				2026				2027				2028				2029			
					Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4				
1	Business plan & BRD developemnt	Jan-21	Mar-21	3																																				
2	Develop funding	Apr-21	Jun-21	4																																				
3	Software application development	Apr-21	Mar-24	36																																				
4	Commercialization	Jul-24	Sep-24	6																																				
5	Marketing plan development	Jan-24	Jun-24	9																																				
6	Marketing and business operations	Jul-24	Dec-29	63																																				

1.11 Business Components

The proposed EZmart POS software as a service business will run under Software as a Services (SaaS) business model. The pricing is categorised into three components;

1. Configuration charges (Single time payment)
2. Subscription charges
3. Transaction fees

Find details about billing rate and scheme details as seen below;

Our service offering consists of three packages;

Billing Plan		
Basic	Standard	Enterprise
Configuration Charges - \$500 One time	Configuration Charges - \$1000 One time	Configuration Charges - \$2500 One time
Subscription Charges - \$100 per month	Subscription Charges - \$500 per month	Subscription Charges - \$1000 per month
Payment Processing fees - 2%	Payment Processing fees - 2%	Payment Processing fees - 2%
KEY FEATURES	KEY FEATURES	KEY FEATURES
<ul style="list-style-type: none"> ✓ 3 POS terminals with two warehouses ✓ Point of Sales module ✓ Inventory Management module ✓ Order Management module ✓ Vendor Management module ✓ Workforce Management module ✓ Dashboards module ✓ Analytics module 	<ul style="list-style-type: none"> ✓ 10 POS terminals from different locations with 5 warehouses ✓ Point of Sales module ✓ Inventory Management module ✓ Order Management module ✓ Vendor Management module ✓ Workforce Management module ✓ Dashboards module ✓ Analytics module 	<ul style="list-style-type: none"> ✓ 30 POS terminals from different locations with 10 warehouses ✓ Point of Sales module ✓ Inventory Management module ✓ Order Management module ✓ Vendor Management module ✓ Workforce Management module ✓ Dashboards module ✓ Analytics module

1.12 Feasibility Study

A feasibility study has been carried out in the Market research section and revenue model are all have been developed based on it.

1.13 Regulatory Issues

1.13.1 Policies

We strictly adhere to the government policies and IT policies of our client organisation.

1.13.2 Compliance

The company will adhere to the following compliance;

Insurance: business insurance arrangements for mitigating the risks

Business insurance can include:

- **Public liability insurance** – covers legal hassles due to accident, injury and claims of negligence.

- **Product liability insurance** – protects against financial loss due to a defective product that causes injury or bodily harm.
- **Business interruption insurance** – covers loss of earnings if need to shut down due to a fire or other event, until back in business.
- **Motor vehicle insurance** – it's compulsory to register motor vehicles and business has four options to choose between.
- **Employee Health Insurance** – Covers health related expenses of their employees and their families.

1.14 Exit Strategy

The exit strategy is a good point of concern for today's every business. Every business should foresee upcoming of business. There are various business exit strategies like sell out, merger, bailout, etc. we will focus on the sell out in priority if the business fails. A sell out is when the organization decided to sell out its assets, pay all the outstanding and share the remaining capital amount with shareholding investors.

Chapter 2: Market Research

2	MARKET RESEARCH.....	23
2.1	MARKET OVERVIEW	23
2.2	TREND ANALYSIS.....	23
2.3	COMPETITOR ANALYSIS.....	25
2.4	PRICE COMPARISON	26
2.5	TARGET AUDIENCE ANALYSIS.....	26
2.6	SWOT ANALYSIS	28
2.7	PORTER’S FIVE FORCES ANALYSIS	29
2.8	MARKETING PLAN.....	30

2 Market Research

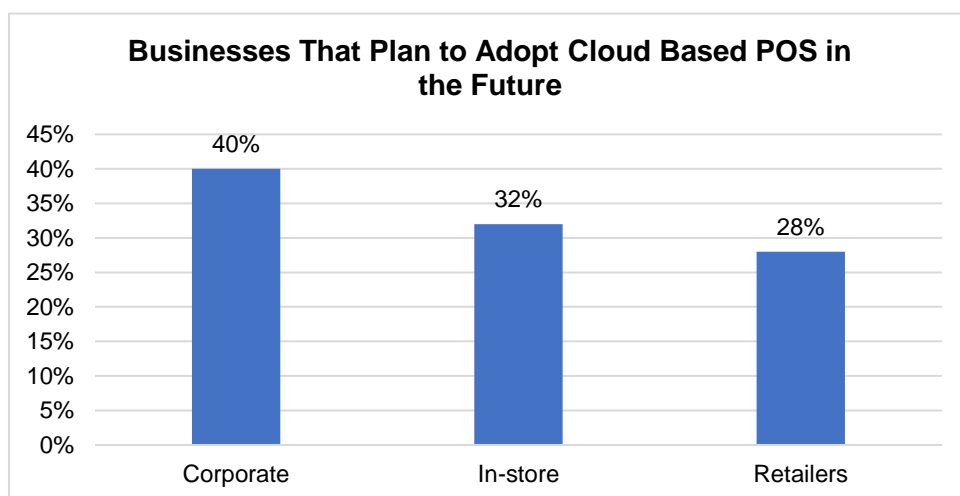
2.1 Market Overview

-
- The north American Point of Sales POS market was valued at **USD 3.60 Billion in 2020**
- The Global Point of Sales POS market was valued at **USD 8.71 Billion in 2020**
- According to a comprehensive research report by Market Research Future (MRFR), “POS Software Market information by Type, by Components, by Deployment and Region – the market is expected to reach **USD 34.77 billion by 2025** growing at a **CAGR of 14.27%**.
- North America has the highest market share
- The market growth is driven by the “Digital transformation in the selling of the product”

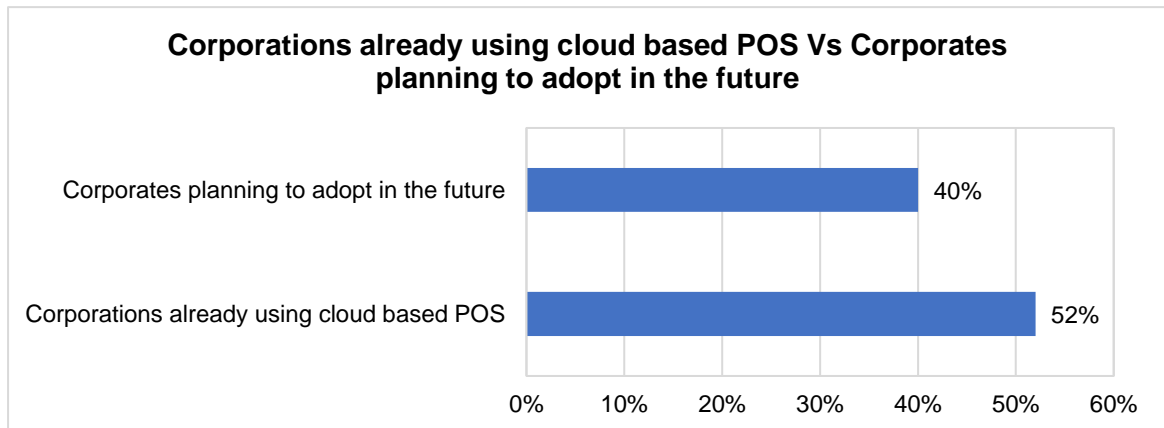
The total available market (TAM) size is = USD 34.77 Billion in 2025

2.2 Trend Analysis

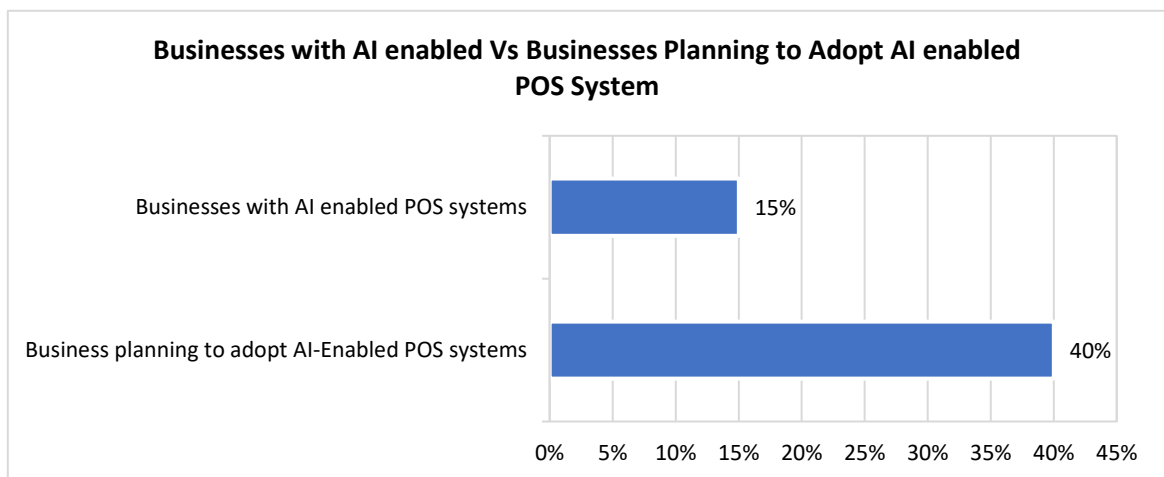
2.2.1 Cloud based POS adoption rate across businesses



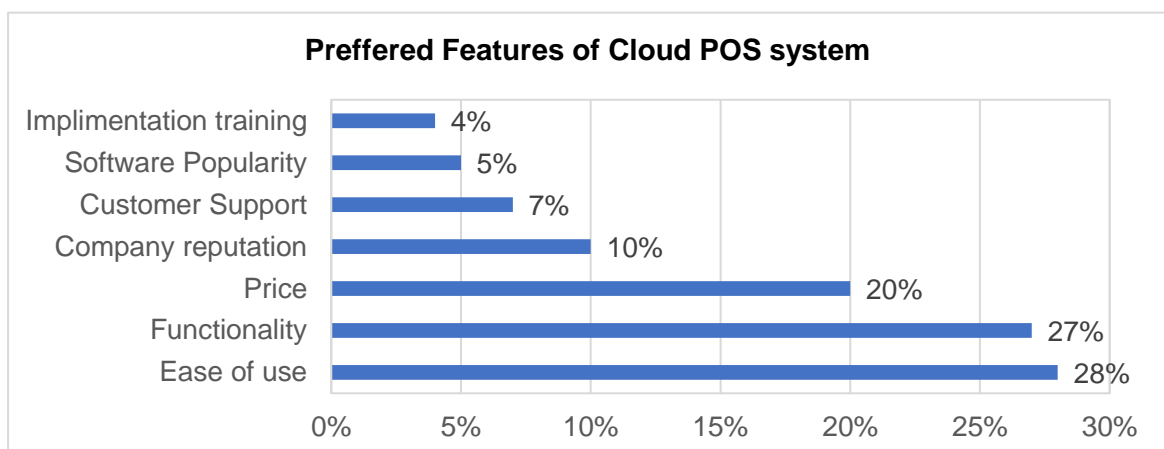
2.2.2 Cloud based POS adoption rate



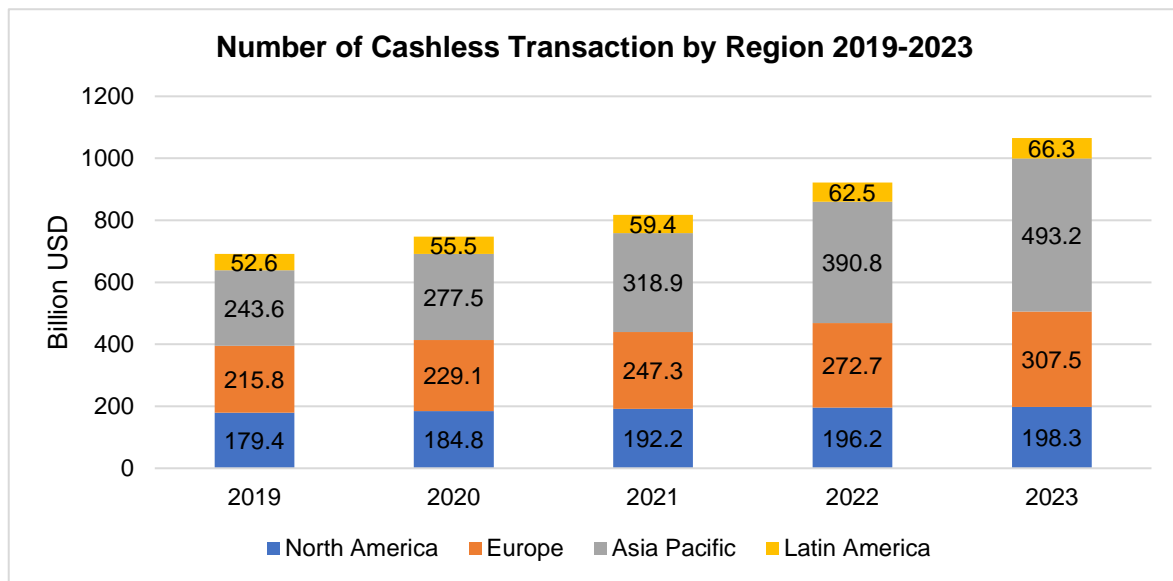
2.2.3 AI-enabled POS Systems adoption rate



2.2.4 Preferred features of cloud POS systems

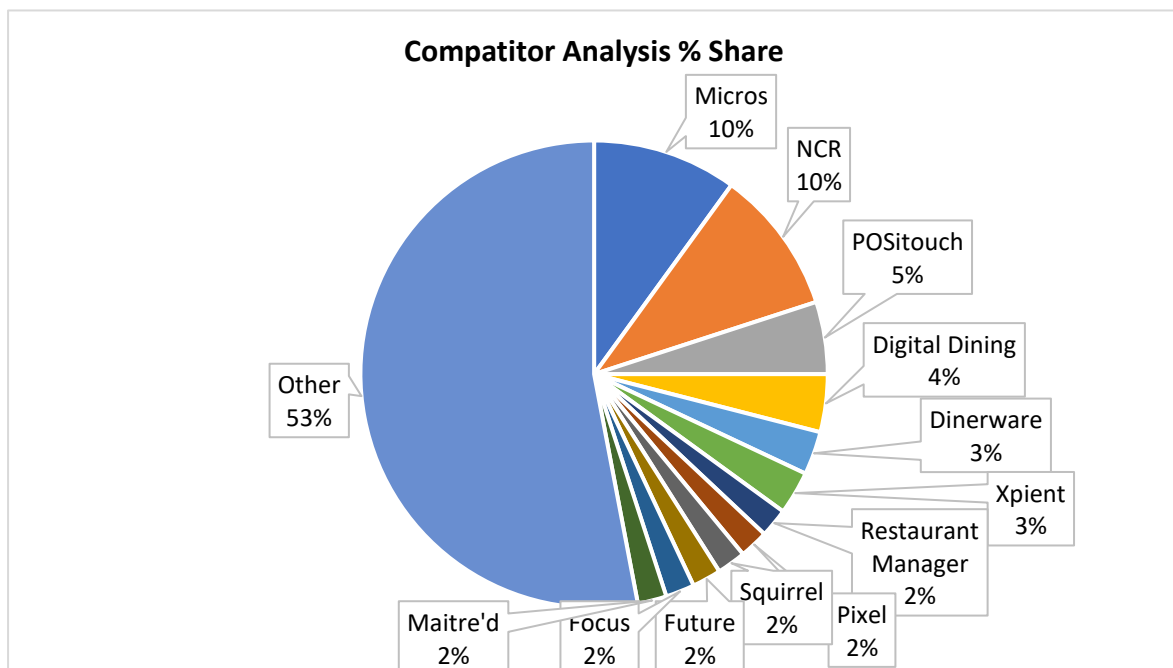


2.2.5 Number of Cashless transaction stats by region



2.3 Competitor Analysis

Dominant Key Players on POS Software Market in USA:



The key industrial contributors are;

- Retail stores
- Restaurants
- Entertainment
- Others (gas stations, Transportation)

2.4 Price Comparison

Find price comparison for key players in the cloud POS software industry;

	Basic	Standard	Enterprise
TouchBistro	\$ 69	\$ 249	\$ 399
Poster POS	\$ 19	\$ 39	\$ 59
Vend	\$ 69	\$ 99	\$ 249
Miva Merchant	\$ 79.95	\$ 249.75	\$ 749.95
QuickBooks POS	\$ 1,200	\$ 1,700	\$ 1,900
LightSpeed Retail	\$ 79	\$ 139	\$ 259

Note: Note: The price range provided is for the basic features, based on the features chosen the price will increase.

2.5 Target Audience Analysis

State wise target audience count in USA and priority ranking

USA State wise number of retail trade establishment count 2020			
Sl. No	States	Number of Establishments	Total Employment Count
1	California	105,528	1,675,273
2	Texas	80,913	1,333,663
3	Florida	74,210	1,117,361
4	New York	73,777	917,043
5	Pennsylvania	41,031	657,451
6	Illinois	36,406	583,805
7	Georgia	34,624	487,471
8	North Carolina	34,497	499,272
9	Ohio	34,354	560,443
10	Michigan	33,078	466,929
11	New Jersey	30,151	463,708
12	Virginia	26,053	428,581
13	Massachusetts	22,759	364,601
14	Tennessee	22,642	319,612
15	Washington	20,887	344,507
16	Indiana	20,778	327,926
17	Missouri	19,917	310,013
18	Colorado	18,445	284,112
19	Wisconsin	18,057	309,132
20	Minnesota	17,913	303,338

Sl. No	States	Number of Establishments	Total Employment Count
21	South Carolina	17,664	254,510
22	Arizona	17,589	332,643
23	Alabama	17,561	227,461
24	Maryland	17,072	293,521
25	Louisiana	15,993	221,236
26	Kentucky	14,808	215,492
27	Oregon	13,956	214,719
28	Oklahoma	13,050	182,853
29	Connecticut	11,726	182,243
30	Mississippi	11,284	135,298
31	Iowa	11,141	184,198
32	Arkansas	10,601	136,969
33	Utah	10,382	160,146
34	Kansas	9,587	146,006
35	Puerto Rico	9,248	123,171
36	Nevada	8,647	155,325
37	Nebraska	6,914	107,974
38	Idaho	6,180	85,541
39	New Mexico	6,019	91,304
40	Maine	5,979	81,605
41	New Hampshire	5,730	97,288
42	West Virginia	5,654	79,211
43	Montana	4,602	57,604
44	Hawaii	4,478	69,651
45	South Dakota	3,725	51,645
46	Delaware	3,674	55,071
47	Rhode Island	3,617	49,613
48	North Dakota	3,138	48,232
49	Vermont	3,033	37,020
50	Wyoming	2,550	29,895
51	Alaska	2,369	33,219
52	District of Columbia	1,670	23,148
	Total	1,045,661	15,918,053

2.6 SWOT Analysis

Strength

- Large and vast market
- High potential business
- Becoming a necessity
- Well-developed infrastructure

Weakness

- Competition
- High standard of performance requirements

Opportunity

- Integrated POS solution requirements
- Improved service quality
- Ease of use

Threat

- Data security
- Domination by established players

2.7 Porter's Five Forces Analysis



The threat towards starting a POS SaaS in USA is analysed as seen below;

Forces	Parameters	Current Threat Situation	Near Future Threat Situation
Rivalry among existing competitors	Growing market	High	High
Threat of new Entrants	Growing market	Medium	Medium
Bargaining power of buyers	Growing market	Medium	Medium
Threat of substitute products of buyers	Considered essential	Medium	Medium
Bargaining power of suppliers	Outsourcing to developing countries	Less	Less
Barrier to enter	Capital availability	Less	Less
Barrier to exit	Market condition	Less	Less

The five forecast analyses have been done to start a POS SaaS in USA for current and near future situation and found the market condition to be favourable, apart from product positioning and devising a marketing strategy to win the fierce competition.

2.8 Marketing Plan

2.8.1 Marketing objectives

We strive to develop the brand by reaching out digitally, directly and combined way to the small and medium business entities in USA.

Our goal is to build long-term relationships with customers and show how our POS SaaS is reliable, ease to use and how our data driven system can increase human and business efficiency to a much higher level.

To achieve our marketing objectives, we will establish relationships by visiting them more frequently or communicating them through proper channel and build business network with channel partners and our sales department will consist of a sales and marketing executives. Our digital marketing team will focus on building a brand digitally and position our self by educating the target audience towards our systems key features and advantages and generate leads.

2.8.2 Four Ps

Product/Services

Our POS SaaS services will cater to small and medium size business entities in all the industrial segments.

Price

To provide the prices affordable to customers is one of the key objectives to us. Initially our business will adopt market penetration strategy pricing to penetrate into the market. Today, the price is the key factor that creates the difference in the services provided by companies. Most of the companies are focusing on market-based pricing and break-even pricing strategies. However, others are using market penetration and value-based pricing strategies. Some market leaders are also using market skimming. The price is designed to value the effort being put in to services the required quality. Price is the psychological factor that either convinces the consumer to purchase the services or it enforces doubts that this is not the right type of services that consumer requires. The price of the services should not be too high to let the consumer shy away or not too low that the consumer perceives it as a low-quality service.

We have also categorized our service into Basic, standard and enterprise based on the cost in order to cater business entities with low, medium and higher capital and business margins.

Promotion

The promotion will be the key marketing activity to pursue or attract its customers. The revolution of the internet has changed the way of living and doing business. It is easy for the business people to track their performance through the internet. The company will also use an internet-based strategy. This is very important as many people search internet for their business or job related needs to find the most suitable and affordable POS SaaS service providers.

Maximum internet marketing tools like googly ad works and social media marketing and inbound marketing strategies will be utilized to attract customers. The website will be considered as a basic promotional tool for the business. Promotion strategies will vary depending on the target market segment. Given the importance of word-of-mouth/referrals among all market segments, efforts are designed to create awareness, stimulate trial, and build referrals.

Place

We have identified USA is the target market and based on the sales teams lead analytics, preferred states will be chosen and marketing efforts will be concentrated towards the high yielding states to achieve more sales.

2.8.3 Segment, Target and Position (STP)**Segment**

We will attack small and medium size retail business entities in all industrial segments in USA.

Target

Our primary target will be small and medium size retail business entities in all industrial segments in USA.

Position

Position involves implementing our targeting, as a POS SaaS service provider located in USA. Each marketing P either it is services or price can contribute greatly to make the position in the mind of customers.

Chapter 3: Financial Analysis

3.1	FINANCIAL ANALYSIS.....	33
3.1.1	BILLING RATE	33
3.1.2	REVENUE FORECAST	33
3.1.3	EXPENSE ESTIMATE.....	34
3.1.4	RECRUITMENT PLAN	34
3.1.5	REVENUE VS EXPENSE ESTIMATION	35

3.1 Financial Analysis

3.1.1 Billing Rate

Find the billing rate details as seen below;

Billing Plan		
Basic	Standard	Enterprise
Configuration Charges - \$500 One time	Configuration Charges - \$1000 One time	Configuration Charges - \$2500 One time
Subscription Charges - \$100 per month	Subscription Charges - \$500 per month	Subscription Charges - \$1000 per month
Payment Processing fees - 2%	Payment Processing fees - 2%	Payment Processing fees - 2%
KEY FEATURES	KEY FEATURES	KEY FEATURES
<ul style="list-style-type: none"> ✓ 3 POS terminals with two warehouses ✓ Point of Sales module ✓ Inventory Management module ✓ Order Management module ✓ Vendor Management module ✓ Workforce Management module ✓ Dashboards module ✓ Analytics module 	<ul style="list-style-type: none"> ✓ 10 POS terminals from different locations with 5 warehouses ✓ Point of Sales module ✓ Inventory Management module ✓ Order Management module ✓ Vendor Management module ✓ Workforce Management module ✓ Dashboards module ✓ Analytics module 	<ul style="list-style-type: none"> ✓ 30 POS terminals from different locations with 10 warehouses ✓ Point of Sales module ✓ Inventory Management module ✓ Order Management module ✓ Vendor Management module ✓ Workforce Management module ✓ Dashboards module ✓ Analytics module

3.1.2 Revenue Forecast

Find the revenue forecast details for the time period of 2021 to 2029;

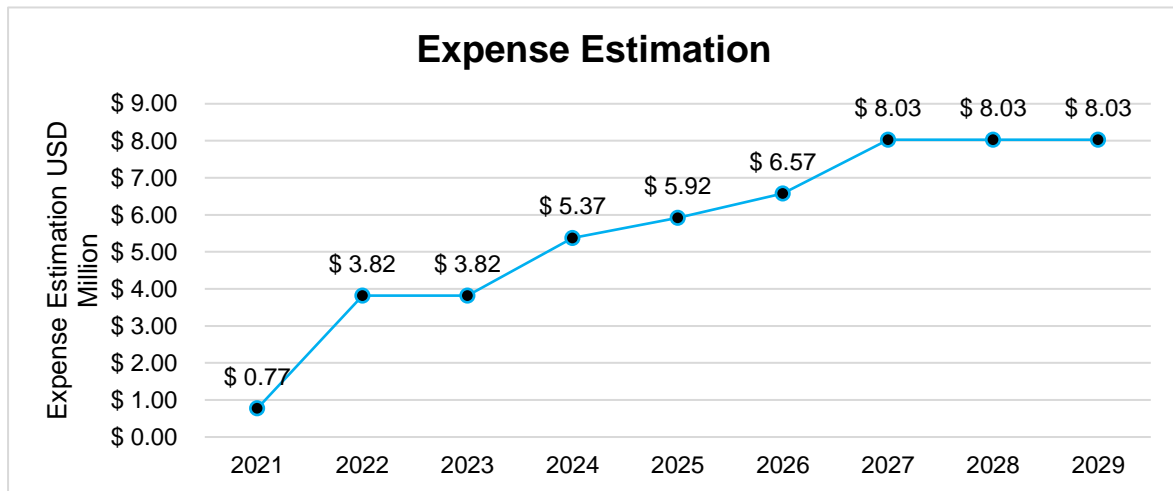


The development of the POS software will be completed in Mar 2024 and commercialised, and based on the market demand revenue have been calculated and by 2026 we will achieve an annual revenue of \$ 19.97 million and on 2029 an annual revenue of \$ 440.93 million.

Revenue Forecast Million USD									
Year	2021	2022	2023	2024	2025	2026	2027	2028	2029
Revenue	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1.29	\$ 6.14	\$ 19.79	\$ 60.72	\$ 183.52	\$ 440.93

3.1.3 Expense Estimate

The expense estimate to develop the POS software application and to run the business from 2021 to 2029 is detailed below;

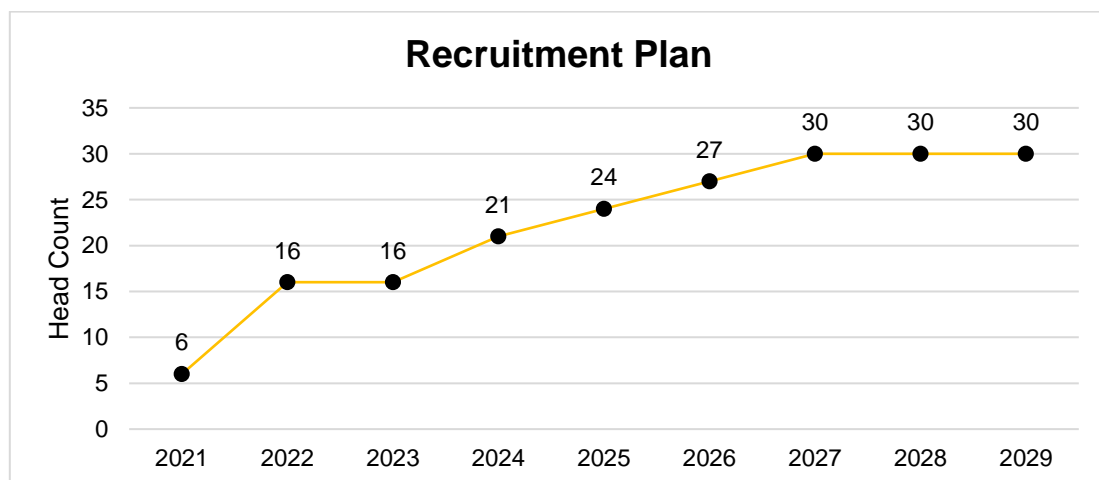


The expense estimate for 2021 to 2029 includes software development expense as well as operational expense.

Expense Estimation 2021 to 2025 USD Million									
Year	2021	2022	2023	2024	2025	2026	2027	2028	2029
Expense	\$ 0.77	\$ 3.82	\$ 3.82	\$ 5.37	\$ 5.92	\$ 6.57	\$ 8.03	\$ 8.03	\$ 8.03

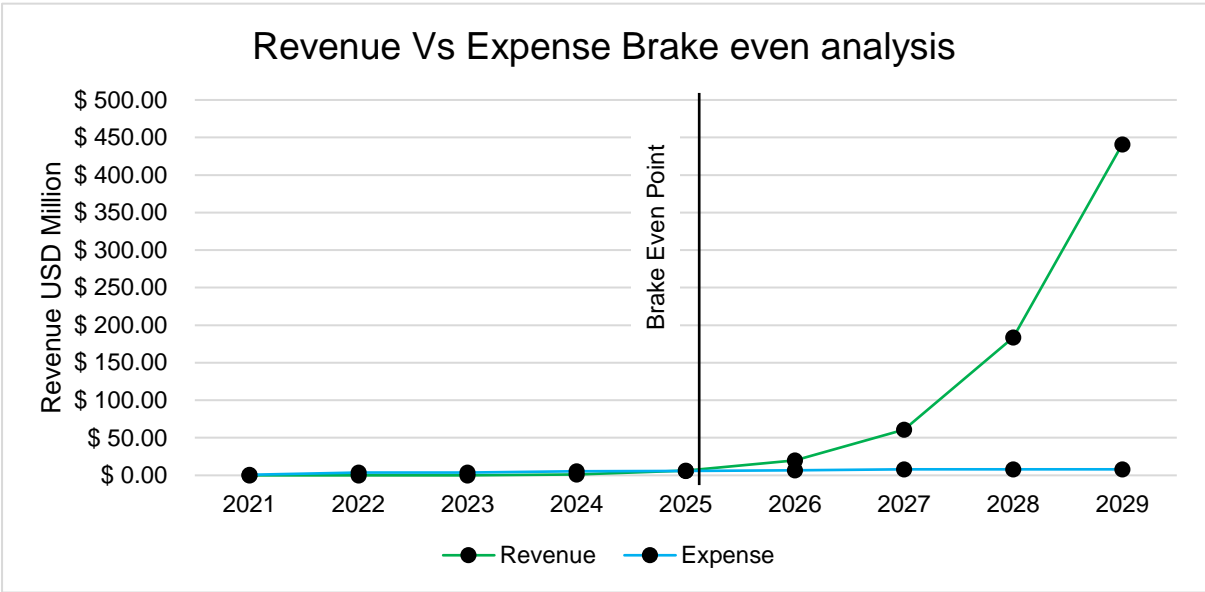
3.1.4 Recruitment Plan

The recruitment plan for POS software application development and to run the business is seen below;



3.1.5 Revenue Vs Expense 2021 – 2025

The theoretical break-even point is expected happen at the first quarter of 2025.



Revenue Vs Expense estimation USD Million									
Year	2021	2022	2023	2024	2025	2026	2027	2028	2029
Revenue	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1.29	\$ 6.14	\$ 19.79	\$ 60.72	\$ 183.52	\$ 440.93
Expense	\$ 0.77	\$ 3.82	\$ 3.82	\$ 5.37	\$ 5.92	\$ 6.57	\$ 8.03	\$ 8.03	\$ 8.03

Chapter 4: Investment Plan

- 4 INVESTMENT DETAILS..... 37
 - 4.1 INVESTMENT PLAN..... 37
 - 4.2 CURRENT INVESTMENT DETAILS 37
 - 4.3 RETURN ON INVESTMENT 37

4 Investment details

4.1 Investment Plan

We are planning to start the business by start developing the POS software application. The required investment towards Capital Expenditure CAPEX is estimated to be **USD 19.70 Million**. We are planning to get the investment from other business services provided by ZENITH SOFTWARE SOLUTIONS like IT Consulting, Custom application development and staff augmentation service business

Find the yearly investment requirement as seen below;

Investment Required USD Million					
Year	2021	2022	2023	2024	2025
Expense	\$ 0.77	\$ 3.82	\$ 3.82	\$ 5.37	\$ 5.92

4.2 Current Investment details

Find investment details of the board members as seen below;

Investor Name	Invested Amount USD Million	Percentage share in the business organization	Additional Details

4.3 Return on Investment

The investment of **\$ 19.70 USD million** over a period of five years will fetch a return on investment of **\$674.30 USD million** during the period of **2026 and 2029**.

Return On Investment USD Million									
Year	2021	2022	2023	2024	2025	2026	2027	2028	2029
Revenue	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1.29	\$ 6.14	\$ 19.79	\$ 60.72	\$ 183.52	\$ 440.93
Expense	\$ 0.77	\$ 3.82	\$ 3.82	\$ 5.37	\$ 5.92	\$ 6.57	\$ 8.03	\$ 8.03	\$ 8.03
ROI	-\$ 0.77	-\$ 3.82	-\$ 3.82	-\$ 4.08	\$ 0.22	\$ 13.21	\$ 52.69	\$ 175.49	\$ 432.91

Thank You