

Finance model



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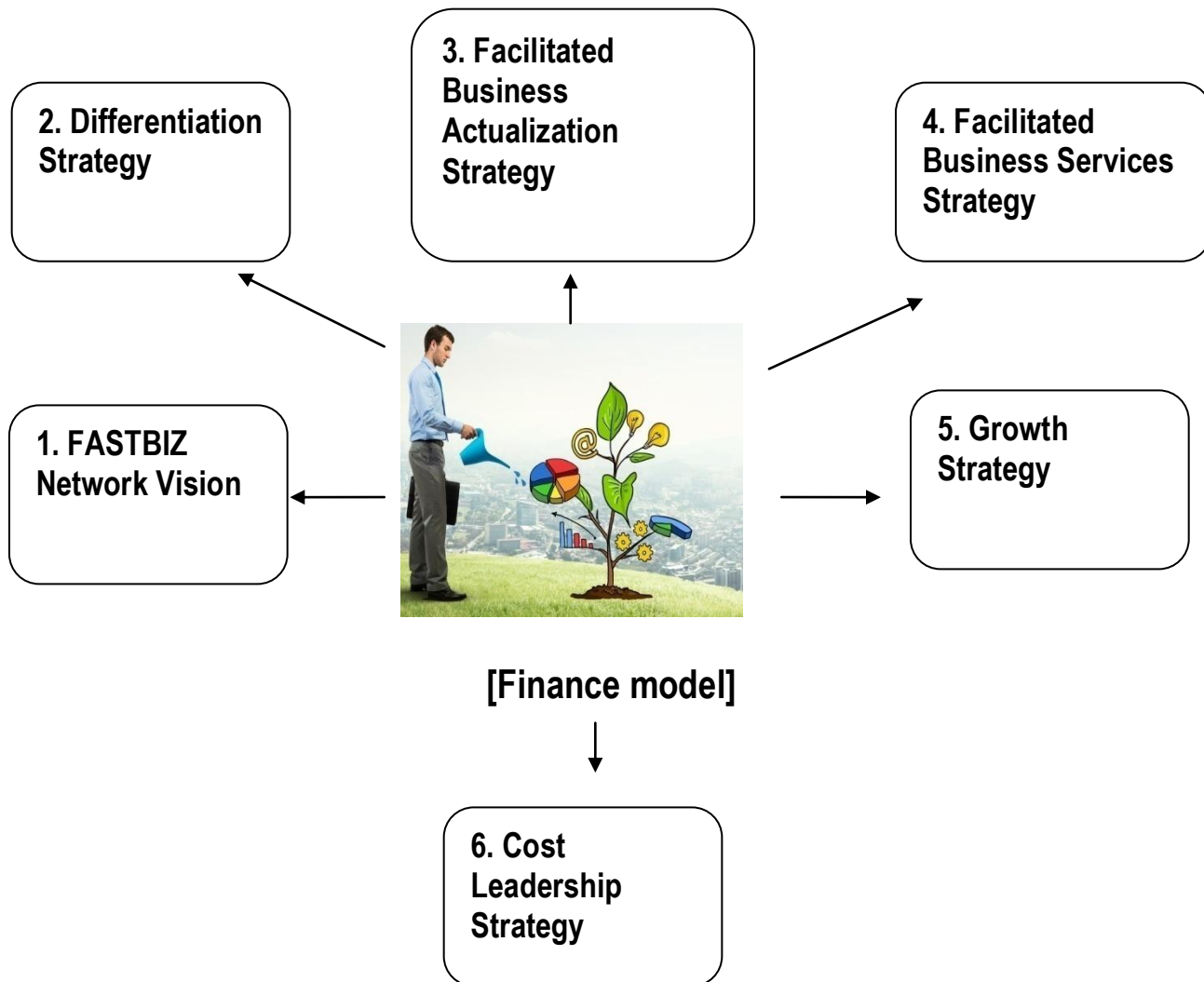
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SECURE DISCLOSURE OF INFORMATION

A. Competitive strategies

B. Core components

A. Competitive strategies when implemented



Explanation:

The FASTBIZ finance model will be based on 6 basic competitive strategies namely

1. FASTBIZ Network Vision - where the management team will incorporate the policies and guidelines as/if enabled by the Government of India to promote facilitated cashless services

2. A Differentiation Strategy – where the company will rely on its management model to ensure competitive positioning in the market

3. A Facilitated Business Actualization Strategy – where the company will enter into FAST TRACK partnerships and FASTBIZ alliances to help fulfill customer requirements for solutions, products and services. The company will also depend upon FASTBIZ investors to facilitate business actualization.

4. A Facilitated Business Services Strategy – that is based on the company's Facilitators Desk model, where the company will do its best to help customers use FASTBIZ **Coupons for purchases**.

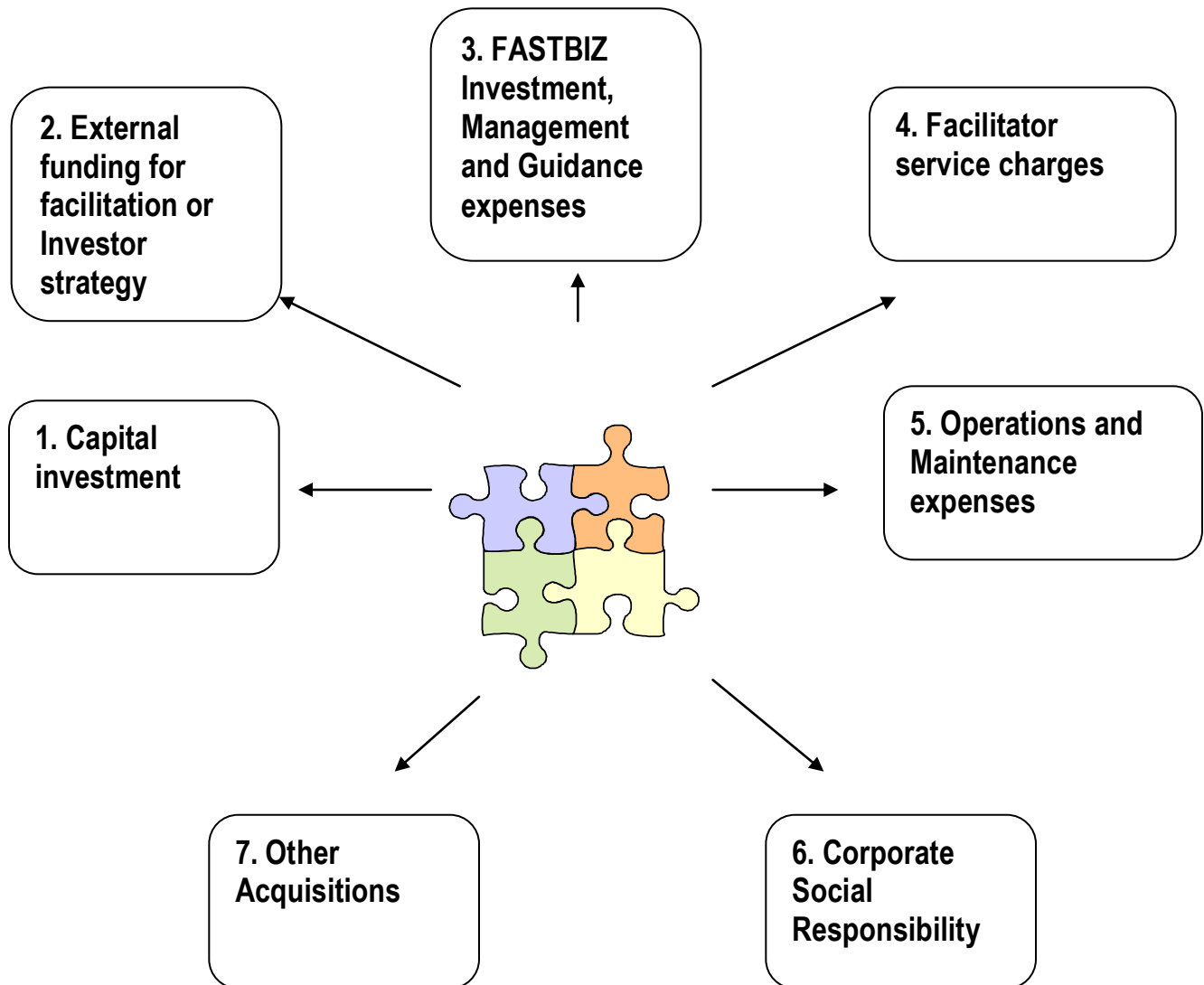
5. A Growth Strategy – that will be based on a Partner Network model, where the focus will be on two categories of partners i.e. Fast Track Partners and FASTBIZ Service Partners (alliances).

(a) Fast Track Partners will be entities like FASTBIZ exchanges, sellers and associated businesses that help trade, buy or sell, send or receive FASTBIZ **Coupons**.

(b) FASTBIZ Service Partners (alliances) will be entities like organizations, institutes or business alliances that help the company provide solutions, products and services for (1) FASTBIZ investors & customers and (2) the triple-bottom-line-need to fulfill certain corporate social responsibilities

6. A Cost Leadership Strategy – that will be based on the management culture of the company to help set a successful track record for its vision, mission and operational excellence.

B. Core components of the Finance model when implemented



Explanations:

The components of the Finance model will be designed to help the company serve as a key link for the “FASTBIZ network and also function as a business that is trustworthy, credible and adeptly oriented for legitimate facilitation.

The components of the Finance model are namely

1. Capital investments – comprising of seed capital and working capital.

2. External funding and assistance – angel investors, specific interest investors and partnerships.

3. FASTBIZ Investment, Management and Guidance expenses – which involve providing “customer services, investor services & consultation” for self-driven business functioning and also for relying on other business entities for mainstream operations and service(s).

4. Facilitator services charges – which involve paying investors a commission, or charging customers a fee on a per transaction basis, and even for FASTBIZ wallets, linkup services and FASTBIZ vault services

5. Operations and Maintenance expenses - which involve expenses incurred for the management, administration and running of the company along with the expenses met in using secure web services.

6. Corporate Social Responsibility –adhering to norms of a facilitating business and fulfilling standards expected for sustainable development and growth.

7. Other Acquisitions – which involve costs incurred for acquisitions to make the company more credible. These acquisitions could involve FASTBIZ network acquisitions, Knowledge acquisition, Technology acquisition and even ASSETs acquisition (like added offices, buildings and other infrastructure).

2. External funding and assistance – angel investors, specific interest investors and partnerships.

Explanation:

Depending upon the type of business, the Future Prospects Businesses framework will either be a simple implementation for a simple business or will be a networked implementation for a more well-organized business.

The Framework will function to do the following:

1. Preliminary Assessment & Communications: The framework will review the needs of businesses and accordingly send out communications about the FASTBIZ services.

2. Signup, Verification and Registration: The framework will initiate the signup of interested businesses into the FASTBIZ network. The FASTBIZ network will either be loosely-coupled (maintained by the business itself) or will use the Future Prospects Businesses platform.

The signup will need verification of proof of identity, where the business proprietor or authorized partner will submit a self-declaration. To register the business, the framework will register details of the business into a FASTBIZ (Desk).

The FASTBIZ (Desk) will either be a simple implementation or will be on the basis of the network management framework.

During registration, the business will be informed about a Memorandum of Business Association (MOBA) and its Articles. The business will also be informed about the nature of FASTBIZ coupons that may be applicable.

The nature of the FASTBIZ coupons will decide the number of coupons that are needed for the business. The FASTBIZ coupons will be of currency denominations like 5, 10, 50, 100, 200, 500, 1000, 2000 INR.

The business will also be informed about the service charges and/or Annual Maintenance Contract calendar. The business will be informed about the service charges with a highlight on the 8 factors that matter.

Nature of Service Charges	Service Charges
Processing Fee for registration	NIL
Prepayment deductions on registration	Based on the Minima and Maxima inflexion for the nature of business2customer coupons and the number of estimated business2customer services
Payment Protraction	Payment calendar based on the Minima and Maxima inflexion
Late payment fees	TBD (0 to rst % + GST)
AMC charges	TBD (0 to r1s1t1 % + GST)
Fast Track Exchanges and Sellers charges (for registered facilitation of coupons)	TBD (0 to r1s1t1 % + GST)
FASTBIZ Service Partner charges	TBD (0 to r2s2t2 % + GST)
Self-help tools	TBD (0 to r3s3t3 % + GST)

The business will be informed about a Risk 2020 B-Certificate that identifies the risks associated with the business' financial status.

The risks or mitigated risks could be that the business has

- (a) No cash available for the period,
- (b) No cash at all,
- (c) Cash due to be received officially (with confirmed submission of priority details of source or sources)
- (d) Cash due to be received unofficially (with submission of future prospect details if any)
- (e) Accountability by referral (with confirmed submission of contact authority, business or person, who can act as a FASTBIZ promissory for the business)

Risk B-Certificate

The Risk B-Certificate will also identify the second stakeholder for the business, where the second stakeholder will be accountable for service charges or other payments if the original stakeholder (similar to proprietor) is not in the position to conclude the payment procedure.

The Risk B-Certificate will also identify a nominee who can receive the benefits of the FASTBIZ services being availed, if the original stakeholder is not fit to pursue interaction.

The Risk B-Certificate will also identify the “Late payment fees and AMC charges” for the FASTBIZ service. This acknowledged understanding will be part of the self-declaration that

- (a) if the business cannot pay on time, then late payment fees will be applicable,
- (b) if the business cannot pay for a reason not within the proprietor’s control, then if the FASTBIZ service affects Future Prospects Businesses, a Collateral Damage charge will be applicable,

(c) if the business does not agree to pay in immediate or complete respect (due to official reasons that can be recorded), then the business will need to pay Future Prospects Businesses applicable legal charges, as the matter could be escalated to a Consumer court or appropriate judiciary.

(d) if the business is not traceable or fails to pay totally, then the service will be termed as Relief and Rehabilitation, which will reflect in the Book of accounts of Future Prospects Businesses as an unpaid service, where the recorded proof will be attached for the same.

Self-help tools

The business will also be informed about any self-help tools, if available depending upon the business, the existing or prospective customers or the scope of the FASTBIZ network

The self-help tools may or may not be charged depending upon the internal difficulty level for the business to further provide or independently support these tools.

There will be templates designed for the following:

1. **Memorandum of Business Association and its Articles** (where this will target the nature of business, the type of FASTBIZ service and type of FASTBIZ coupons that are relevant for the business association)
2. **Risk Transfer B-Certificate** that will be issued along with the FASTBIZ services
3. **Registration, verification and sign-up**
4. **Book of accounts entries for the applicable FASTBIZ services**

Amongst the self-help tools, there will be a FASTBIZ Business Wallet created for the business with the enabling of (as relevant) FASTBIZ Investor Wallets and FASTBIZ Customer Wallets (as estimated in maximum number)

The FASTBIZ Business Wallet (that will hold all FASTBIZ coupon details for the business),

The FASTBIZ Investor Wallet (that will hold FASTBIZ investment details)

The FASTBIZ Customer Wallet (that will hold FASTBIZ business2customer coupons and service details), where a Wallet can be created once and updated with different records where relevant MOBA(s) & Articles and Risk Transfer certificates will be stored.

FASTBIZ business2customer coupons represent FASTBIZ coupons issued by a business to a customer.

If the business does not want to use or depend upon the Future Prospects Business framework, then the Wallet may be a manually recorded implementation, else it will be a software implementation.

Today as contact may represent hazard

Manual recording of information will done via Books of accounts and added ledgers that permit the business to maintain details accordingly,

For any transaction, the business can record all information on paper and then convert the same into electronic versions that can be shared with the customer, or investor or associated business.

From the point of view of contact management, electronic versions of Registration, verification and sign-up, MOBA & Articles and Risk Certificates may be used.

This means that the business must have a SMART Phone (which supports document sharing) or must request the use of the FASTBIZ (Desk) framework.

The business must host a Facilitators desk on registration of interest to use the FASTBIZ services.

The scope of the Facilitators desk has been highlighted in a specific document regarding the “Facilitators Desk”, where this will be developed on the basis of different milestones and promotional responses.

For the software implementation

Today **e-Document Management** is available via different free or commercial applications.

The FASTBIZ network will relevantly recommend or adopt these applications for its early proof of concept stage and then work towards a well-developed Endpoint solution, where FASTBIZ businesses & their tools are part of a connected FASTBIZ network.

The Facilitator Desk will help the business access FASTBIZ functions such as

1. View FASTBIZ Account
2. FASTBIZ Investor Management
3. FASTBIZ Customer Management
4. FASTBIZ Service Partner Management
5. Access Fast Track Exchanges and Sellers
6. How to make a FASTBIZ payment

7. Make a FASTBIZ payment
8. Use a tool to help calculate payment (TBD)
9. Verify FASTBIZ payments and Risk inference
10. View FASTBIZ Service History
11. View FASTBIZ Process/Service/Growth Highlights
12. Use FASTBIZ Incidence Management and Intervention
13. Use FASTBIZ Performance Evaluation for business (TBD)
14. Use Accounting and Taxation Functions (Forward Lifetime Cost Accounting, Forward Lifetime Accounts Payables, Forward Lifetime Receivables)
15. Essential Linkups and Referrals (TBD)
16. Exit of a FASTBIZ customer
17. Exit of a FASTBIZ Service Partner
18. Exit from a FASTBIZ Exchange or Seller network
19. Review Memorandum of Business Association (MOBA) and its Articles
- 20. Review Cost Leadership Strategy (for ailing or sick businesses)**
21. FASTBIZ acquisitions
22. Exit the FASTBIZ network