

BUSINESS PLAN



System of Online Payments Accepting and Control «EQ-PAY»



Adaptation of this business plan is possible for similar project on the territory of Russia and countries of CIS.

The financial model in separate file is attached to this business plan, which makes it easy to build a new financial plan by entering the appropriate data.

Project Description

Essence and idea of the project: creation of the payment service «EQ-Pay».

Specifics of the project: creation of unified system of acceptance and control of online payments, which integrates the different payment systems and is a mediator between Internet entrepreneurs and online buyers of goods and services.

Audience of the project: segments of B2B (Internet entrepreneurs) and B2C (final consumers, payers). The Russian-speaking population of CIS, European countries and the USA, which conducts the entrepreneurial activity in the territory of mentioned countries, were considered as B2B audience.

Geography of Audience	Number of companies
United States of America	*
Europe	*
CIS	*
TOTAL	62,473

A state of the market:

- volume of global e-commerce market by results of 2013 has amounted to 1,248.4 bln USD and increased by 18% in comparison with the similar indicator of 2012;
- global turnover of e-commerce even in the current year 2014 will exceed the level of 1.5 trln USD and till 2017 it will amount to 2.4 trln USD approximately;
- according to the experts, besides the countries of Asia-Pacific region, the leaders of growth are Russia, Argentina, Mexico, Brazil, Italy and Canada;
- the Russian market of e-commerce tends to increase in 4 times till 2018: the share of online trading in the total volume of retail in Russia will increase from 3% to 12% during the next few years.

Financial indicators of the project:

Indicator	Unit	Value
Necessary investment	\$	***
NPV	\$	***
IRR annual	%	***
Payback period	years	***
Discounted payback period	years	2.24

Excerpts from Research:

After the buyer's definition of his purchase, he is addressed to the payment page of «EQ-Pay», where he chooses the convenient payment method.

Anyone of «EQ-Pay» system's clients (the Internet entrepreneurs) has his own virtual account, where the funds from online buyers of goods and services are primary transferred.

A seller is informed about entering of payments in his favor. The client of «EQ-Pay» can take his funds in one of three ways:

- transfer to his account in a payment system;
- withdrawal to the ATM-card distributed by the «EQ-Pay» Company;
- replenishment of the VISA Virtual card issued by the «EQ-Pay» Company.

The fees for services of payments accepting amount to 2.9% of sum, which is transferred in a favor of the «EQ-Pay» system client.

Benefits of System for the Internet Entrepreneurs:

- signing of one agreement with the service for all types of payment systems;
- quick and easy integration;
- monitoring of the situation with helping of sales reports and analytics;
- there is no need to delve into the intricacies of each payment systems;
- an opportunity to reduce the number of staff, which controls the taking of funds to the accounts;
- convenience of the system of online payments collection;
- the average market fees for services of systems of electronic payments accepting;
- an alternative in choosing of fee rate – an internet entrepreneurship can use either fixed or percentage rate, considering the most favorable variant for him depending on the average payment;
- single percentage rate of fees regardless the type of payment system, which the payments are transferred from;

- an opportunity to expand the number of available payment methods, increasing in this way the attractiveness of online store for the buyer;
- reduction of time period between making decision about the purchase and placing an order.

Benefits of System for Online Buyers of Goods and Services

- an opportunity to pay in the most convenient way;
- the site is multilingual;
- accepting of the most demanded currencies: RUR, USD, EUR, UAH;
- day-and-night accessibility of payments accepting system;
- there is no need for additional registration in the system of payments accepting – transition to it from the site of online store is automatic.

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and would like to remind you that:*

- ✓ with the purchase of the business plan of the
«VTSConsulting» company you'll have a guarantee of
getting a consultation from specialists who have
worked on a specific business plan*
- ✓ during one to two hours our team will be ready to
answer all questions related to the structure and
content of the business plan*

*Respectfully,
«VTSConsulting» team*

INFORMATION ABOUT THE «VTSConsulting» COMPANY

«VTSConsulting» company was founded in May 2010 by a team of professionals led by Vladyslav Tsygoda. Vladyslav Tsygoda is a business consultant, a recognized leader in the field of business planning in the CIS countries (according to the portal free-lance.ru), today he is the head of the rating of the consulting company.

Development of business plans, feasibility studies, investment memorandums, financial models and business presentations are the main directions of the team, which includes highly skilled analysts.

Experience of the team in the development of investment documents is more than 6 years, and today «VTSConsulting» is the only company in Ukraine, which is a partner of the project «RBC. Market research».

«VTSConsulting» team and principles of work

- ✓ a unique approach to solving problems;
- ✓ an impeccable reputation and a high degree of customer confidence;
- ✓ high professionalism regardless of field of study;
- ✓ practical experience, including the implementation of complex highly specialized projects.

**We appreciate greatly the cooperation with each customer.
And we are proud of our customers!**

LLC «Zemleugodie-Invest», OJSC «Petrovizard» company, Port Temryuk, LLC «Portal Logistics», SPK «Votkinsky plant», SPE «Stealth», LLC «Spetsbudproekt», group of «Nauka», I.N. Frantsevich Institute of Materials of NAS of Ukraine, NTUU State Enterprise UkrSRIPRI companies «SEMPROGROUP», LLC «KPI», Science Park «Kyiv Polytechnic», The Russian Government, Verkhovna Rada of Ukraine «Masma», «Reproto Technologies», «Maximus Construction», «Rosmolodezh», LLC «Sisif Service», LLC «Plant TITAN», LLC «Project K»,

This is not a complete list of those
who was pleased with the cooperation with «VTSConsulting».

«VTSConsulting» company is a team of professionals, whose knowledge and experience will allow you to save money, nerves and time: preparation of investment documents will take from 4 to 10 days.

Our customers recommend us to their friends and partners, because we work for the results and complete satisfaction of a Client. Thus, ordering business plan, information or investment memorandum from us, you do not just spend money.

You invest.

*Respectfully,
Vladyslav Tsygoda,
the head of «VTSConsulting»*