



Business Plan:
MarVy

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VyVy: Business/Company Description, Market Plan, Operations, Profit/Loss Statement, and Statement of Cash Flow.

Marlee: Executive Summary, Products/Services, Market Analysis, Management & Personnel, Balance Sheet Statement, and Break-Even Analysis.

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Executive Summary

Business Concept

MarVy is a credible ad-based donations platform for people with limited resources, but want to make a difference. Users will watch ads and the time spent will be donated to a cause of their choice.

Who is MarVy for?

People who are passionate about the wellbeing of our planet, want to help conserve the environment, but have busy lives. This is an easy way for them to make a positive impact in their free time. Why does MarVy do what we do?; To provide a credible platform that allows users with little resources to donate based on ads from the comfort of your home or anywhere. Also, to help promote causes through online based platforms.

Market and Customers

Our goal is to connect people with a passion for the environment with organizations to make a positive impact and work towards a more sustainable future. We want everyone to be able to make a change whether they have money or not. Along with whether they have disposable time or not. We aspire to have a network nationally that will connect users and organizations from coast to coast. At MarVy, we hold ourselves to a high standard of integrity. We want users to feel comfortable and entrust us while they are utilizing our website. We believe that full transparency will allow our users to be confident that their time or money is actually going towards causes they are passionate about.

We have three main customer segments with three value propositions. Customer Segments include Gen Z, Millennials, and Gen X. Gen Z has a value proposition of "Allowing people to help with environmental causes, even if they don't have the time and resources to do so". Millennials have a value proposition of "Providing a trustworthy/credible platform for ad-based donations". Gen Z has a value proposition of "Offering an easy user interface when ad-based donating".

Management

As MarVy first starts off, we will only need a pro bono developer to help create the website. Since we will be starting both small and locally, co-owners, Marlee Yerkes and VyVy Tran, will be taking on the responsibility of all other roles until MarVy is established and in need of more labor to operate successfully. Once MarVy has gained its footing and has established itself, we will begin hiring more volunteer workers and develop a more complex organizational chart.

Financial Features

MarVy's cost for the first year includes the purchase of equipment (computer, office expenses, and wifi), maintenance, insurance, and utilities; which is expected to cost a total of \$1,214 our first month and vary month to month thereafter. Revenues for the first month are expected to be \$-1,194 and increase after our third month thereafter. This being said we will not make a profit until our fourth month; although this is not including the \$10,000 of angel investor money we will use to help with initial startup costs. At the end of our first year we plan to profit \$1,268; this is after covering all expenses.

Financial Requirements

Start-up costs for MarVy are estimated to be around \$2,986. This includes equity injection, equipment and fixtures, licensing and permits, supplies, unexpected expenses, and miscellaneous expenses. For the first year operational expenses are estimated to be around \$2,594. We will also have a \$10,000 initial investment to work with thanks to our angel investor in California. Working capital is estimated to be around \$10,076.

Road to Success & Projected Growth

We plan to breakeven in our fourth month with profits of \$18 and increasing month to month thereafter. We anticipate having a net income of \$1,268 after our first year; this is after covering all expenses.

Business/Company Description

Our goal is to connect people with a passion for the environment with organizations to make a positive impact and work towards a more sustainable future. We aim to pave the way for people to change the world by innovating the way people can engage with causes they love. Traditional charity tends to be looked at as a luxury for people with limited income. Marvy introduces ad-based donations, where people earn money for time spent which is then donated to a cause of their choice. No longer are the days where helping your cause is a monetary stressor making charity and social impact accessible to all. We aspire to have a network nationally that will connect users and organizations from coast to coast.

Mission Statement

“Pave a way for people to change the world.”

Vision Statement

“A cleaner and greener world for future generations.”

Goals and Objectives

- MarVy will release a beta version of the website by January 2023.
- MarVy will initially launch in the San Marcos/Austin market by January 2024.
- MarVy will facilitate \$19,000 in charitable donations by December 2024.

Business Philosophy

At MarVy, we hold ourselves to a high standard of integrity. We want users to feel comfortable and entrust us while they are utilizing our website. We have interviewed 50 people and they all had the same concern when it comes to donating to charitable organizations. They were disappointed when an extremely small percentage of donations actually went towards the

cause at hand. We believe that full transparency will allow our users to be confident that their time or money is actually going towards causes they are passionate about. At Marvy, we lead with our values of:

- Passion for the environment
- Charitable accessibility
- Business transparency

Ownership

MarVy is co-owned by Marlee Yerkes and VyVy Tran and is incorporated as a Limited Liability Company that operates in the United States. As we start up this company, an LLC is the best option to protect our personal assets from any liability that the business may encounter. In Addition, both members are allowed to partake in the business' decision-making process.

Products/Services

Service Description

MarVy connects people with causes they love through a website that allows for various types of customer engagement. We help people drive impact through ad-based donational and traditional donations. Found a cause you love, but don't have the funds you need to support it? Ad-based donations on our platform allows users to exchange time spent in watching ads for money that's donated to a cause of their choice. Have some extra cash and want to support a cause? Be intentional with your giving by using Marvy to make your donation, where we only support causes that promise to give over 50% of donated funds directly to the mission. This makes our platform credible and transparent, allowing for an easy user interface. MarVy also helps promote causes through online-based platforms to allow for better outreach and promotion.

Price Structure

MarVy's pricing structure is unique in that we will be partnering with companies to stream their ads as promotion in order to avoid costs associated with paying companies to run their ads. Employees will also be hired pro bono to reduce costs, this includes interns and volunteers. The money people earn from watching ads will be given to the person's cause of choice. We plan to take 20% of annual donations in order to sustain ourselves as a company. We want to try as hard as possible to avoid over-dipping into donations so the majority of the amount still goes to the donor's cause at hand. Because our company relies so much on partnerships, credibility and transparency is extremely crucial for the success of MarVy. MarVy's cost for the first year includes the purchase of equipment (computer, office expenses, and wifi), maintenance, licensing, payroll, utilities, and travel; which is expected to cost a total of \$1,214 our first month and vary month to month thereafter. Revenues for the fourth month are expected to be \$18 and increase month to month thereafter. This being said we will not make a profit until our fourth month; although this is not including the \$10,000 of angel investor money we will use to help with initial startup costs (that we do not have to pay back). At the end of our first year we plan to profit \$1,268; this is after covering all expenses.

Market Analysis

Market Description

Although MarVy is a web-based marketing platform for nonprofits and is a business with an environmental mission rather than a non-profit itself, conservation and human rights nonprofit organizations in the U.S. (NAICS 81331) have a huge impact on our business overall. More specifically the subsector 813312, which is environment, conservation and wildlife organizations. The organizations within this industry take part in advocating for conservation and protecting the environment and wildlife. They deal with issues such as global warming, clean air and water, preserving natural resources, and wildlife protection. This industry

comprises animal rights organizations, humane societies, natural resource preservation organizations, environmental advocacy organizations, etc. (Instrinsicfo, 2022). The demand in this industry derives from gaps in the market and government to deal with issues that need more representation. These establishments earn about 48.1% of their revenue through donations or governmental grants.

There has been a rise in average disposable income per individual in this nation. Additionally, more people are aware and concerned about pressing issues involving social and environmental topics. This sector was also expected to have an increase in philanthropic donations in 2020, therefore, there will be an overall increase in revenue. These establishments receive either tax exemption or deductions which will reduce their expenses. Another key trend is there has been more online fundraising events since the start of the pandemic. Since our business is completely online, it aligns with the trends of current establishments. Overall, these trends would benefit our company's revenue stream and reduce our taxes.

Target Customer Segments

MarVy's main customer segment is people who are passionate about the wellbeing of our planet, want to help conserve the environment, but have busy lives. This can be broken down into three more focused customer segments. MarVy's targets three main customer segments: Millennial, Gen Z, and Gen X. The Millennials value proposition is "Providing a trustworthy/credible platform for ad-based donations". In this customer segment, we target people who are interested in environmental sustainability above age 25 and are an Undergrad or in Graduate School. People in this customer segment were also Texan and Local to the Austin/San Marcos Area. Millennials also prefer ad-based donations over traditional donations. The Gen Z value proposition is "Allowing people to help with environmental causes, even if they don't have the time and resources to do so". In this customer segment, we target people who

are interested in environmental sustainability above age 18 and are students. People in this customer segment were also Texan and Local to the Austin/San Marcos Area. Gen Z also prefers ad-based donations over traditional donations. The Gen X value proposition is “Offering an easy user interface when ad-based donating”. In this customer segment, we target people who are interested in environmental sustainability above age 40 and are educators in the Environmental Sustainability Field. People in this customer segment were also Texan and Local to the Austin/San Marcos Area. Gen X prefers to donate traditional over ad-based donations. All customer segments were also from regions with a high health index.

Industry Analysis

Industry Size: TAM

According to Nonprofit Source approximately three fourths of Americans donate to charitable causes, which is nearly 247 million people (Nonprofit Source, 2018). On average in 2021, individuals donated \$574 a year (Papandrea, 2021). In 2020, \$471.44 billion will be donated to charitable causes by American, which would be our total addressable market for the industry (National Philanthropic Trust, 2021). This encapsulates donations to all charitable causes, not just environmental causes. Since MarVy will take 20% of annual donations, we estimate our TAM to total around \$14,143,200,000.

Industry Size: Historical and Projected Growth Percentages

Within the conservation and human right organization industry from 2016 to 2021 there was a 3.7% increase in annual revenue, however, it is expected to be only 2.7% from 2021 to 2026. On the other hand, profit dropped 1.2% from 2016 to 2021. The profit margin increased 3.7% from 2016 to 2021. Business growth was approximately 2.4% from 2016 to 2021, and is expected to grow 2.8% in 2021 to 2026. On the employment aspect there was a 2.2% increase,

and it is projected to be 2.6% from 2021 to 2026. However, annual wages increased 6% from 2016 to 2021 and are projected to grow only 2% from 2021 to 2026 (Ristoff, 2021).

Industry Size: Historical Performance

The nonprofit industry's performance was at its highest in 2014 with revenue of 10.53%. In 2017, revenue was at 4.95% and disposable income per capita was at 2.16%. In 2018, revenue was at 1.90% and disposable income per capita was at 2.83%. In 2019, revenue was at 4.92% and disposable income per capita was at 1.77%. In 2020, revenue was at 1.64% and disposable income per capita was at 5.72%. In 2021, revenue was at 5.04% and disposable income per capita was at .93%. In 2022, revenue was at 2.08% and disposable income per capita was at -2.26%. As you can see, there is a clear trend between the nonprofit's industry revenue performance and disposable income per capita. Revenue for the nonprofit industry was at its lowest in 2020 at 1.64%. In 2021, revenues increased to 5.04%, but went back down in 2022 to 2.08% (Ristoff, 2021).

Industry Size: Projected Growth

Industry growth ratings for the nonprofit institutions industry are currently low. Economic health is a huge factor for the overall well being of this industry. Sanctions placed on Russia, conflicts regarding Syria and Iraq, and increasing amounts of natural disasters have negatively impacted overall economic health and thus the nonprofit industry as a result. This being said, the nonprofit industry is expected to experience some lower revenue percentages in the coming years. Revenues remain steady in 2023 and 2024 at around 4.8%. Although in 2025, the nonprofit industry's performance is expected to be at its lowest with revenues at -7.8%. This information tells us that the industry life cycle stage is currently stagnant, but is expected to be in a declining stage come 2024 (First Research, 2022).

Industry Segments: Description of Industry Segments

Our three industry segments are human rights organizations (NAICS 813311), social advocacy organizations (NAICS 81339), and environmental conservations and wildlife organizations (NAICS 81332). The human rights organizations industry is based around promoting causes that are focused on human rights such as civil liberties, constitutional rights, and exploitation. It has a ROI of 1% and loan failure rate of 13%. The social advocacy organizations industry focuses on social advocacy for causes relating to wildlife, human rights, and the environment. This industry has a ROI of 1% and loan failure rate of 3%. Peace/international understanding, drug abuse awareness, and firearm safety all fit into this industry. The environmental conservation industry and wildlife organizations industry focus on promoting causes related to preservation and protection of natural resources, wildlife, energy resources, the environment, and endangered species. This industry has an ROI of 3% and loan failure rate of 7%. This tells us that the environmental conservation industry and wildlife organizations industry segment has the best overall performance compared to other industry segments. (Industriuscfo, 2022).

Industry Segments: SAM

Our TAM is \$471.44 billion, which was based on the number of people who donate to nonprofits in the US. \$43.6 billion of that \$471.44 million went to causes related to conservation and human rights. According to IBIS World, of that \$43.6 billion, 30.9% went specifically towards human rights causes, 35.4% went specifically towards environmental and wildlife conservation, and 33.7% went specifically towards social advocacy causes. To calculate our SAM for each industry segment, we multiplied each percentage times \$43.6 billion. The SAM for the human rights organizations industry segment is \$14,567,496. The SAM for the social advocacy organizations industry segment is \$15,887,528. The SAM for the environmental conservation

industry and wildlife organizations industry segment is \$16,688,976 (Ristoff, 2021). This means that the SAM for MarVy will be 3% of the total industry SAMs. This is estimated to total around \$1,414,320.

Industry Segments: SOM

MarVy's SOM is reflective of the amount of revenue we expect to recognize annually from the customers we are looking to capture first. We calculated our SOM by focusing on a geography where there are many of your target customers and local causes they would be more inclined to give to. Areas with a higher health index tend to be more conscious and willing to donate to causes. Because of this we chose the Austin area as it is a socially and environmentally conscious market. Currently there are 950,000 people residing in Austin (Data Commons, 2020), a 2.79% increase from 2019 (Macrotrends, 2022), with 150 people moving to the area every day, this means our SOM will constantly be growing (LawnStarter, 2018). We anticipate 30% of people in Austin will donate annually. With this, we anticipate about 285,000 people in the Austin area will donate on average \$100 per year. Since MarVy takes 20% of annual donations, this means our SOM would estimate around \$855,000.

SWOT Analysis

Our company, Marvy, falls into the conservation and human rights nonprofit organization in the U.S. (NAICS 81331). The strengths associated with this industry include low imports, low product/service concentration, high revenue per employee, and low capital requirements. Weaknesses associated with this industry include low & steady barriers to entry, and low profit vs. sector average. Opportunities associated with this industry include high revenue growth in (2005-2021), (2016-2021), and (2021-2026), high performance drivers, and national unemployment rate (Ristoff, 2021). Threats associated with this industry include low outlier growth and per capita disposable income. Positive impacts on the industry include low capital

intensity, and low concentration. Negative impacts on the industry include low and steady barriers to entry. Mixed impacts on the industry structure include a mature life cycle, medium revenue volatility, medium and steady industry assistance, medium and steady regulations and policy, medium technological change, medium and increasing industry globalization, and medium and steady competition. The industry is also projected to grow 2.7% from 2021 to 2026 in regards to annual revenue growth (Ristoff, 2021).

We plan to use our strengths and opportunities to beat down our weaknesses and threats. We will do this by remaining unique and competitive to offset the weakness of low & steady barriers to entry, and low profit vs. sector average. Setting ourselves apart from the crowd is crucial for company growth. MarVy will stand out from the crowd by remaining credible and transparent. This will be accomplished through a outreach and presence on social media, offering both ad-based and traditional donations, only putting causes on our website that have 50% or more of their income contributing to the cause at hand, disclosing all distributions and percentage breakdowns of donations, offering local donation options, and targeting people in high health conscious cities. These strategies will help us reduce our weakness and threats, allowing us to focus on our strengths and opportunities. Although MarVy should continue to practice continuous learning in regards to industry trends to better position ourselves for unexpected setbacks.

Competitor Analysis

Main players in the conservation and human rights non-profit organization industry include World Wildlife Fund, National Rifle Association, AARP Foundation, National Audubon Society, Sierra Club, and The National Association for the Advancement of Colored People (NAACP). The World Wildlife Fund currently possesses .8% of total industry market share. The National Rifle Association currently possesses .6% of total industry market share. AARP Foundation currently possesses .5% of total industry market share. The National Audubon

Society currently possesses .4% of total industry market share. Sierra Club currently possesses .3% of total industry market share. The National Association for the Advancement of Colored People (NAACP) currently possesses .1% of total industry market share (Ristoff, 2021). Go Fund Me can also be considered an indirect competitor for MarVy, but is not a main competitor.

Although these competitors have a decent market share and are well established, none of our competitors offer ad-based donations. We feel this is our main competitive advantage as no one else offers a service like ours. The more challenging aspect will be to establish ourselves as credible and transparent so people will trust MarVy and we can gain market share. Once people realize we are established and credible, gaining market share will become easier. People will also flock to our page for our outreach and presence on social media, ad-based and traditional donations services, belief in only putting causes on our website that have 50% or more of their income contributing to the cause at hand, practice disclosing all distributions and percentage breakdowns of donations, practice offering local donation options, and our overall transparency and credibility.

Marketing Plan

Gen Z is our main target market and they grew up in the age of the internet and technology. This generation is naturally more advanced in technology skills than older generations. They spend approximately 6 to 9 hours a day on their devices. Which means that they are regularly exposed to information online. This generation prefers taking information visually through photos and videos. Due to the environment that they grew up in they are more aware of social and environmental issues that influence how they prioritize philanthropic acts. They are eager to positively impact the environment as they feel like past generations have been ir-responsible and created pressing issues that future generations must solve. This

causes them to be influential to one another spreading information and awareness through technology.

Millennials are also very advanced in technology, however, they are not as dependent on it as Gen Z are. They have different philanthropic views, but donate similarly to Gen Z. They tend to donate to similar causes and similar platforms. Both generations mainly use online platforms such as social media and websites. It is important to both generations that organizations are using their donation money towards actual cause efforts (Mittman, 2019).

Gen X makes more disposable income and tends to donate more money than both Gen Z and Millennials. However, they prioritize their philanthropic issues differently from younger generations. They tend to do more research before deciding to donate to a website and avoid donating to outdated websites. They tend to donate to websites with good social media appeal and testimonies from other users. Similar to younger generations they also like to see that their money is being used wisely (Qgiv, 2021).

Additionally, we will also look at organizations to find ones that are credible and accountable. We need to make sure that these organizations' ethics and goals align with MarVy's. Then we will reach out to them personally to see if they are interested in partnering with us.

TikTok

There are approximately 54.4 million users on TikTok who are either Gen Z or Millennials (See appendix B for more) (Statista, 2022). Many nonprofits have realized the popularity of this social network and have used this platform to raise awareness and reach donors successfully. By using TikTok features such as account management, advanced analytics, and promoted hashtags we can create and build a relationship with users on the app (Jha, 2022). By understanding and utilizing their algorithm properly, we will easily reach our target market on the app. It is also common to have viral videos on TikTok that will allow us to reach even more

people. We would need to post fun and informational content regularly, with the proper hashtags, and audio. Additionally, we could have influencers collaborate with our company to build more credibility.

Twitter

Similar to TikTok, Gen Z and Millennials flock to Twitter to see what is going on in the world and connect with online communities with common interests. They also use this platform to make their voices heard (Pietsch, 2021). Especially for Gen Z, who are not old enough to hold political positions, they will play out their role as activists on Twitter. This generation will not wait for change to happen and have a sense of urgency to make the changes they want to see (Sohn, 2021). For example, donating to GoFundMe when they see a cause they are passionate about, or signing a petition for change they want to see immediately. Therefore, bringing the conversation about environmental sustainability projects would be a great way to get users excited and eager to join MarVy.

Facebook

Although the number of younger users are declining on Facebook, 95 percent of Gen X have a Facebook profile (Anderson, 2022). This generation makes up 31% of the income in the U.S. From our interviews we noticed that they do not have the time to watch ads but would rather donate money to causes instead. Therefore, using Facebook would be the perfect way to attract this market segment. We would need a strong presence on this platform to build credibility. We can do so by raising awareness with media content that has appeal that users are drawn to such as informational videos. We need to post regularly to make sure the account does not seem outdated and it will also allow for more user engagement. Additionally, we will make the Facebook page user-friendly and extremely easy to navigate to ensure user's have a

good experience with MarVy before they even visit our website. We will be able to utilize Facebook's insight tools to help manage the page (Qgiv, 2022)

Most algorithms favor accounts that post regularly, this is an easy way to boost our reach and engagement. We would post multiple times a week to ensure that we are getting engagement, and to build customer relationships online. Both co-owners are savvy when it comes to utilizing these apps. We will collectively run and manage the content that will be posted on all three platforms.

Management and Personnel

Requirement/Background & Compensation/Benefits

At MarVy we require little to no experience for most positions. With this in mind most of our positions are pro bono as we try to minimize our costs as much as possible. Positions will only be paid if pro bono work is not accessible or if demand requires it. Because of this we do not require much experience as most of our workers will be volunteering for positions and will know what they are getting themselves into. We will require background checks to ensure our staff is trustworthy and competent. People with a criminal history in cyber crime or money embezzlement/laundrying will not be accepted for positions at MarVy. This is because at MarVy, one of our main priorities is transparency. We want to ensure that our staff is credible, and ethically fit for positions at MarVy. People with expertise in nonprofits, website development/management, and environmental sustainability will be considered first.

Duties & Responsibilities

As MarVy first starts off, we will only need a pro bono developer to help create the website. Since we will be starting both small and locally, co-owners, Marlee Yerkes and VyVy

Tran, will be taking on the responsibility of all other roles until MarVy is established and in need of more labor to operate successfully. Once MarVy has gained its footing and has established itself, we will begin hiring more volunteer workers and develop a more complex organizational chart. This is planned to be outlined as follows: The Board of Directors will be at the top of the organizational chart. Program committees, fundraising committees, budgeting/finance committees, and nominating committees will all report to the board of directors while the executive director will report to all committees. There will all be an assistant director for each of the following categories: Development, Finance, Operations, Public Affairs, and Human Resources. Each assistant director reports to the executive director. Each assistant director will have two subordinates that report to each assistant director they are operating under. *See Appendix C for more information.

Available Resources

MarVy has access to resources offered by the Texas State University I-Corp Program. This includes funding up to \$8,000 to continue researching and pursuing our business idea: MarVy. This money we do not have to pay back. Another resource available to MarVy is the potential of investors at our final pitch at the end of the semester. Here we will have an opportunity to gain more resources from new investors. We also have the resource of our angel investor (\$10K) which we do not have to pay back. To attract interns and volunteer work, we will use Mission Capital's job board. Mission Capital's job board allows for volunteer postings and specifically aims at attracting non-profit professionals, and they have a program for placing "fellows" (experienced professionals) in places of work who need it. We will also consider volunteermatch, MicroMentor, or other volunteer-focused sites for sourcing. One last resource that MarVy possesses is the investment and partnership from co-owners', VyVy Trans', brother who owns a logistics company in California. These resources will be what MarVy initially uses to

establish itself and gain footing. More resources will be added down the road as we grow, adapt, and expand as a company.

Operational Plan

Production

We need a programmer to curate a website for our company where all of the production would occur. Since we are creating this company for a good cause, we may be able to find a programmer who is equally passionate about the environment to create our website pro bono. Our website will be user friendly, this will allow people of ages and technical skill to navigate their way through the website. In order to purchase the domain and maintain the website, we previously estimated the cost to be anywhere from \$439 to \$365,475. To ensure a quality website we will have a quality control checklist to abide by. We will also have a customer service line where users can report any issue. This customer service will be operated by both Marlee and VyVy in the early stages of the company. However, once the company grows, we will outsource this job to a third party company.

Location

Since all of our organization's activities will be managed and operated on computers, we will not have a physical location. Anyone one working for MarVy will have a remote position. We will provide a computer set up if necessary for our employees.

Legal Environment

Legally, we need to state our terms of use and privacy policy on the website. This is necessary to outline the guidelines of our website and protect MarVy's rights. Along with outlining user privacy protection to protect our users' data (Termly, 2020). We need to put in

place a protocol for cyber security in order to reduce the risk of cyber attacks and unauthorized use of our network. There will also be protocols put in place to protect monetary transactions from users and organizations.

Personnel

Initially the company will start with Marlee and VyVy as the primary employees, along with a programmer. Marlee and VyVy will divide up the workload that pertains to marketing, reaching out to organizations, financials, and website management. Since we are a non profit, our pay will be restricted as we want to utilize our revenue towards environmental causes. Marlee and VyVy will hold about 20% of the revenue to pay themselves. We will each get 10% of the company's revenue. We will try to find a programmer that will build the website pro bono, however, if not, we will contract them to do the job. Marlee and VyVy will train themselves on all aspects of the business in order to learn the tasks necessary to run MarVy. Our programmer will not need training as we are signing them on to do a task that they are already trained to do. We will have policies and procedures in place to ensure that the team is aligned and communicating effectively.

Suppliers

Our suppliers will be ad networks that will work with us to provide ads for our users to watch. We are planning to work with Primis, one of the biggest ad networks in the industry. They have a mobile inventory that consists of over 3.4 million pieces of high quality content. They are a reliable company that are 100% transparent and are insured against industry bankruptcies. Additionally, their business ethics are aligned with MarVy. They respect our environment and utilize advanced supply path optimization that ensures high efficiency and reduces energy (Primis, 2022).

Financial Data

Start-Up Cost Analysis

Start-up Cost Analysis			
Prepared By:	VyVy Tran		
Company Name:	MarVy		
Expense	Dollar Amount	Where This Estimate Might Come From	Quote
Fixtures and equipment	\$2,037.00	Use actual bids	Computers
Miscellaneous	\$500	All other	
Supplies	\$96	Office, cleaning, etc	Office
Unanticipated expenses	\$353	Amount for unexpected costs (10% rec.)	
Total Start-up Costs Estimated	\$2,986		

Annual Profit & Loss

Profit & Loss Statement:	Year 1												
Prepared By:	VyVy Tran												
Company Name:	MarVy												
Revenue	January	February	March	April	May	June	July	August	September	October	November	December	Annual Totals
Donations	\$ 7.60	\$ 13.80	\$ 32.60	\$ 52.60	\$ 78.80	\$ 84.00	\$ 124.60	\$ 170.60	\$ 186.40	\$ 326.40	\$ 426.40	\$ 512.60	\$ 2,016.40
Ad Stream	\$ 12.40	\$ 36.20	\$ 45.40	\$ 59.40	\$ 81.20	\$ 114.00	\$ 153.40	\$ 165.40	\$ 265.60	\$ 309.60	\$ 285.60	\$ 317.40	\$ 1,845.60
Total Revenue	\$ 20.00	\$ 50.00	\$ 78.00	\$ 112.00	\$ 160.00	\$ 198.00	\$ 278.00	\$ 336.00	\$ 452.00	\$ 636.00	\$ 712.00	\$ 830.00	\$ 3,862.00
Operating Expenses													
Office Supplies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 96.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 96.00
Insurance	\$ 350.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 350.00
IT Maintenance	\$ 500.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 500.00
Domain	\$ 20.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20.00
Internet	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 1,128.00
Miscellaneous	\$ 250.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 500.00
Total Operating Expenses	\$ 1,214.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 440.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 94.00	\$ 2,594.00
Net Profit/Loss	\$(1,194.00)	\$ (44.00)	\$ (16.00)	\$ 18.00	\$ 66.00	\$ 104.00	\$ (162.00)	\$ 242.00	\$ 358.00	\$ 542.00	\$ 618.00	\$ 736.00	\$ 1,268.00

Annual Balance Sheet

MarVy

ASSETS	2023	
CURRENT ASSETS		
20% of Annual Donations	\$3,862	
Investment Income/Cash	\$10,000	
TOTAL CURRENT ASSETS	\$13,862	
FIXED (LONG-TERM) ASSETS		
Equipment (Computers)	\$2,037	
TOTAL FIXED ASSETS	\$ 2,037.00	

TOTAL ASSETS	\$ 15,899.00	
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COMMON FINANCIAL RATIO	2023	
Debt Ratio (Total Liabilities / Total Assets)	\$ 0.27	
Current Ratio (Current Assets / Current Liabilities)	\$ 3.66	
Working Capital (Current Assets - Current Liabilities)	\$ 10,076.00	
Assets-to-Equity Ratio (Total Assets / Owner's Equity)	\$ 1.41	
Debt-to-Equity Ratio (Total Liabilities / Owner's Equity)	\$ 0.38	

BALANCE SHEET

LIABILITIES AND OWNER'S EQUITY	2023	
CURRENT LIABILITIES		
Program Services (WIFI)	\$300	
Administrative Costs (Website Up-Keep)	\$500	
Wages/Payroll for Employees	\$0	
Startup Costs	\$2,986	
TOTAL CURRENT LIABILITIES	\$ 3,786.00	
LONG-TERM LIABILITIES		
Insurance	\$500	
TOTAL LONG-TERM LIABILITIES	\$ 500.00	
OWNER'S EQUITY		
Owner's Investment	\$10,000	
Retained Earnings	\$1,268	
TOTAL OWNER'S EQUITY	\$ 11,268.00	

TOTAL LIABILITIES AND OWNER'S EQUITY	\$ 15,554.00	
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Annual Statement of Cash Flows

Statement of Cash Flows:	Year 1	
Prepared By:	VyVy Tran	
Company Name:	Marvy	
Cash Flow From Operating Activities		
Cash Recieved From Donations	\$2,016.40	
Cash Recieved From Ads	\$1,845.60	
Net Cash From Operating Activities	\$3,862.00	
Cash Flow From Investing Activities		
Equipment Puchases	-\$2,037.00	
Net Cash From Investing Activities	-\$2,037.00	
Cash Flow From Financing Activities		
Cash at the Beginning of the Year	\$8,000.00	
Increase In Cash	\$10,000.00	
Cash at End of Year	\$18,000.00	

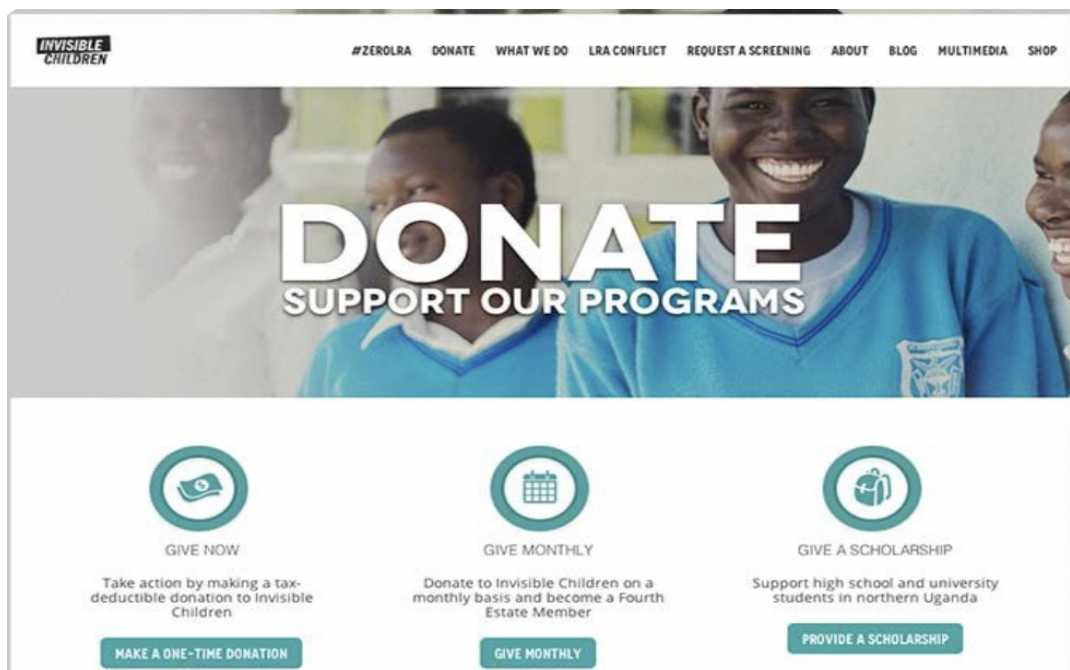
Break-Even Analysis



Source: <https://www.sba.gov/breakevenpointcalculator>

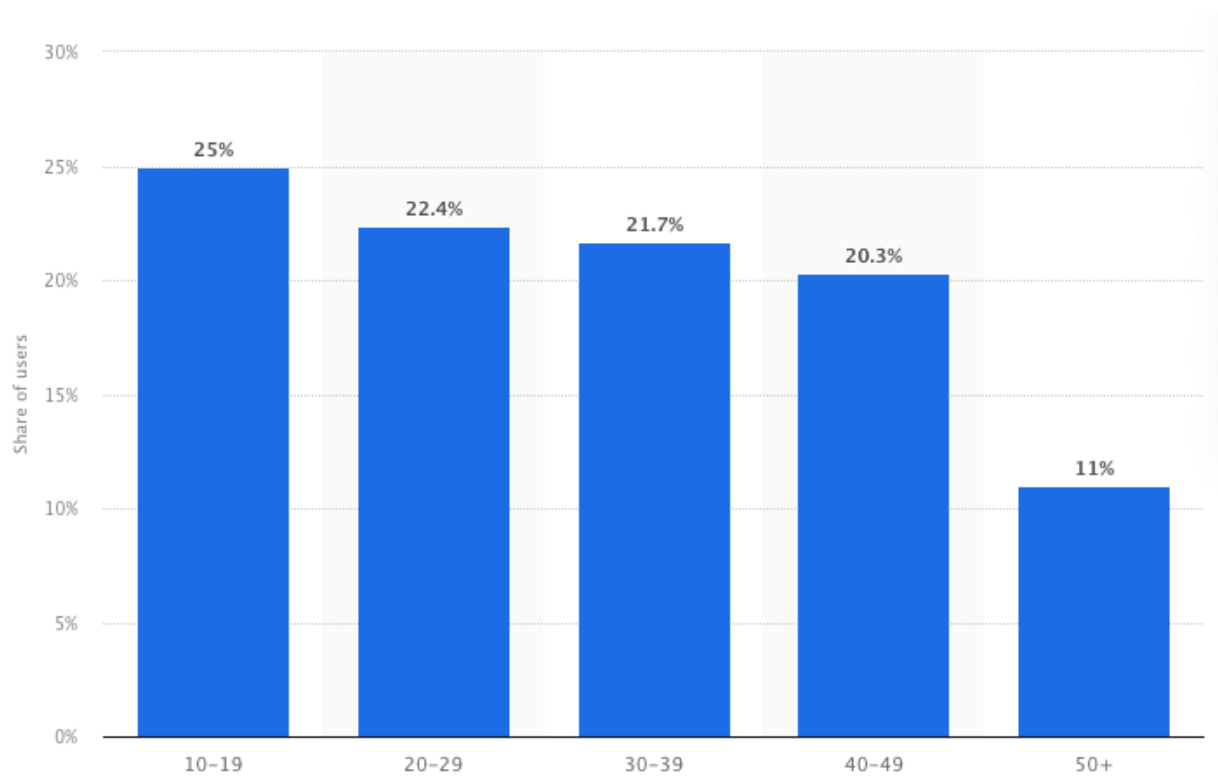
Supplemental Documentation

Appendix A: Example of a Donation Website Similar to MarVy



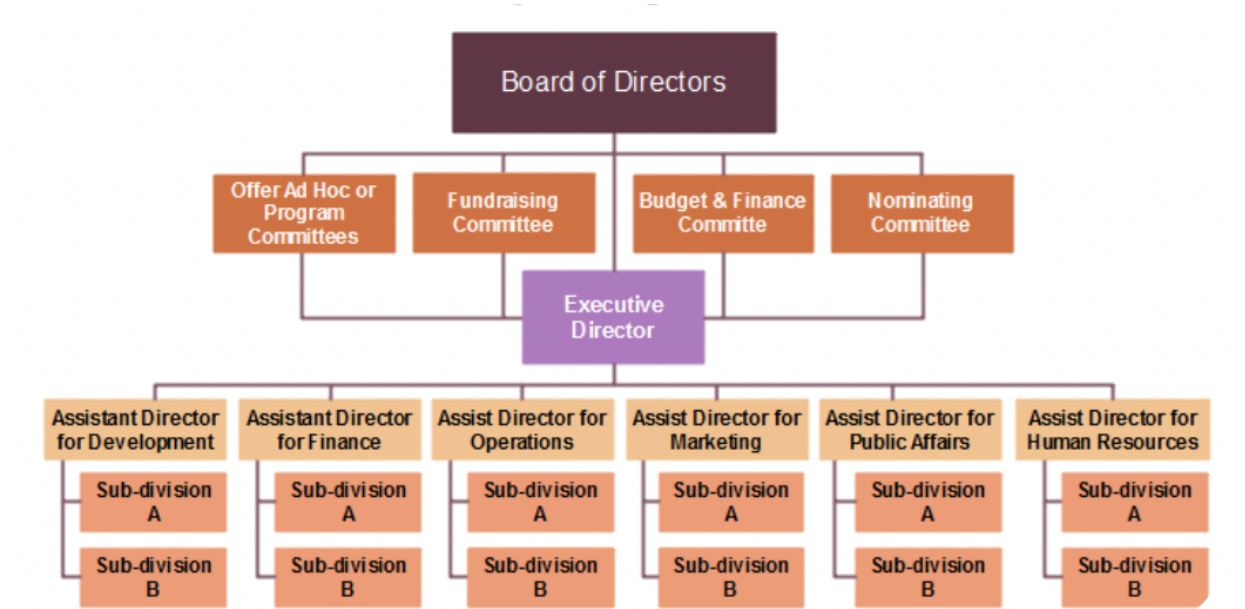
(Invisible Children, 2015)

Appendix B: U.S TikTok users by age in the United States as of September 2021



(Statista, 2022)

Appendix C: MarVy Organizational Chart



(Slyman, 2019)

Appendix D: Co-Owner Marlee Yerkes' Resume

Marlee Yerkes

Senior at Texas State University

Austin, TX 78732 • 512-413-1738

may48@txstate.edu • [linkedin.com/in/marleeyerkes](https://www.linkedin.com/in/marleeyerkes)

EDUCATION

Bachelor of Business Administration, Management

May 2022

Concentration: Entrepreneurial Studies

Texas State University, San Marcos, Texas

Overall GPA: 3.5

Bachelor of Science, Hydrology and Water Resources Science

August 2017

Austin Community College

EXPERIENCE

Special Training

August 2021 to Present

McCoy College of Business at Texas State University

- Researched government and international websites for the purpose of Market Penetration Analysis: Honest Co in Mexico.
- International Marketing Special Training: Government and International Websites Including: CIA Word Factbook, USA Trade, Bureau of Industry and Security, Office of the United States Trade Representative, The Coface International Trade Administration, Freedom House, Transparency International, The Economist, Heritage Organization, Hofstede Insights, The World Bank, Omni Calculator.

Business Founder

November 2017 to Present

Marlee's Vegan Market

Salesperson

August 2019 to Present

Jim's Smokehouse

Waitress

January 2016 to January 2017

Guero's Taco Bar

Note Taker

January 2016 to May 2016

Austin Community College

- Creating and supplying outlines on courses that ACC offer.

Head Server

August 2012 to January 2016

Lake Side Pizza and Grill

LICENSES, CERTIFICATIONS, & AWARDS

Strategic Thinking

LinkedIn Learning

November 2021

Open Water Scuba Diver

PADI

Aug 2021

Service-Learning Excellence

Texas State University

December 2021

- Worked in partnership with a local business to develop a new service. Systematically examined the feasibility of a new service using market validation techniques. Speaker Series and Networking.

Dean's List

Texas State University

May & Dec 2021

- To be eligible for the Dean's List at the close of any fall or spring semester, and undergraduate student must have earned a minimum Grade Point Average of 3.5 in that semester on at least 12 credit hours.

Google Ads Display, Search, Measurement, Video, Shopping, & Apps Certification

Google Skills Shop

December 2021

COURSES

- Business Plan Development
- Studies in Entrepreneurial-SHIP
- International Marketing Studies
- International Business Studies
- Operational Management
- Small Business Operations and Finance
- Organizational Behavior and Human Resources
- Strategic Business Management
- Business Communications & Professional Development
- Business Law: Legal Environment
- Introduction to Financial Accounting
- Business Statistics
- Introduction to Managerial Accounting
- Business Finance
- Business Ethics & Philosophy
- Enterprise Info Tech & Business Intelligence
- Human Resource Management
- Introduction to Micro-Computer Applications: Computer Info Systems
- Principles of Macro & Micro Economics

PROJECTS

- Harvard Business Case Analysis: Netflix: International Expansion
 - Identified challenges, assess causes of challenges, recommended alternative solutions, and a best solution.
- International Expansion Proposal: Trader Joe's in Canada
 - Industry, Market, & Competitor Analysis of Trader Joe's in Canada as well as Identifying Marketing Strategies, Entry Modes, International Staffing, Target Country, & Selection.
- Market Penetration Analysis: Honest Beauty Company in Mexico
 - Market Development, Penetration, & Exporting Analysis
- Feasibility Study for Proposed Service in Buda, Tx
 - Feasibility Study developed for a salon located in Buda, Tx, and Service Learning at Texas State University.
- Disney International Expansion Case Analysis
 - Tokyo, Paris, Shanghai, and Hong Kong.
- Distribution Channels in Japan Case Analysis & Study
 - Established a distribution channel in Japan for medical devices.
- Country Risk & International Quality of Life Case Analysis
 - Geneva, Switzerland, Abu Dhabi, Poland, Namibia, India, Turkey, Venezuela, & UAE.

Appendix E: Co-Owner VyVy Tran' Resume

VyVy Tran

201 Telluride St., San Marcos, Texas, 78666 • 510-710-4416 • vyvytran5106@gmail.com

EDUCATION

Bachelor of Business Administration, Management Aug 2022
Concentration: Entrepreneurial Studies
Texas State University, San Marcos, Texas
Overall GPA: 3.79

Associate of Arts May 2020
North Central Texas College, Flower Mound, Texas
Overall GPA: 3.86

EXPERIENCE

Retail Management Intern Jun 2021 - Aug 2021
CVS Health, Lantana, Texas

- Monitor sales activity to ensure that customers receive satisfactory service and quality goods.
- Created a capstone project that compared CVS to their competitors and capitalized on internal weaknesses.
- Compiled solutions the company could utilize to improve efficiency and customer satisfaction.

Server Aug 2019 - Dec 2020
Marty B's, Bartonville, Texas

- Communicated with guests and ensured optimal experience in a fast-paced environment.
- Handled orders and accompanying financial transactions while consistently achieving above 18% gratuity.

ACTIVITIES

Success 4 Breakfast - Enactus Aug 2021 - Current

- Held officer position as vice president to oversee and manage Success 4 Breakfast
- Managed and marketed food sales on campus to generate revenue for the Enactus organization.

TRIO - Student Support Services Aug 2018 - Current

- Networked and maintained meaningful relationships with both peers and advisors in the program.
- Attended to cultural literacy programs and educational experiences for student success initiatives.

Service Learning - Entrepreneurship Studies Aug 2021 - Dec 2021

- Collaborated with a local business to create a new, unique service and systematically benchmark the service.

Race 4 Relief - Enactus Aug 2021 - Dec 2021

- Coordinated, organized, and participated in a 5K race to raise funds for the Alzheimer's Association.

Business Professionals of America Aug 2019 - Dec 2019

- Held officer position as historian to collect records of the organization while maintaining a social media presence.
- Composed a business idea for competitions between university opponents.

HONORS & SKILLS

Consider It Done Award - Enactus Dec 2021

- For outstanding character and reliability shown throughout project work.

Dynamic Duo Award - Enactus Dec 2021

- For demonstrating excellent teamwork and achieving more in groups than possible alone.

Dean's List - Texas State University 2020 - 2021
Chancellor's List - North Central Texas College 2018 - 2021

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