

Global University Business Club Limited (GUBCCo)

BUSINESS PLAN



Treeshade, Kabwohe Hill, Kabwohe, Sheema, Uganda

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Executive Summary

Introduction

A little about the Company

Company Name	Global University Business Club Limited (GUBCCo)				
Legal Status	Public limited company				
Year of Incorporation	2021				
Location	GUBCCo is an online business whose Operational Plant is its Digital Facility, www.gubcco.org The Company's founding place and Office is located at Treeshade, Kabwohe, Sheema, Uganda				
Share Capital	UGX 160,000,000				
Shareholding	Before the Private Placement offering			After the Private Placement offering	
	Restricted (Shares)	stock	Ownership stakes in %	Restricted (Shares)	Ownership stakes in %
Julius Babyetsiza1*	5818		86.9%	5818	0.578%
Firimooni Banugire1	54		0.8%	54	0.005%
Robert Padde	25		0.4%	25	0.002%
The Seven Ankole Western University Students	15		0.2%	15	0.001%
Gorgeous Associates Limited	650		9.7%	650	0.065%
Pius Orono	65		1.0%	65	0.006%
Samuel Olele	65		1.0%	65	0.006%
Private Placement offering			-	1000000	99.335%
Total	6692		100.0%	1006692	100.000%
Nature of Business	Business development, financing and marketing.				
Products and Services	<ul style="list-style-type: none"> ➤ Entrepreneurship Incubation – for business development; ➤ SACCO Scheme - the financing Portal for marshaled business initiatives; and ➤ A Free e-Commerce Portal https://gubcco.org/home/shop - for marketing markets business initiatives to investors to attract funding as well as being legible to financing through GUBCCo SACCO Scheme. 				
Strategic Partners, Advisors and Affiliates	UAP Old Mutual Financial Services Limited, Capital Markets Authority; and Private Sector Foundation Uganda's Work Readiness Programme				
Top Clients	Universities and other tertiary education institutions' students				

* The Shareholder is a Founding member

In this section of the business plan, we describe how GUBCCo will exploit the MARKET OPPORTUNITY described in the last section, and how we plan to start, run and grow the business.

As such, among other points presented in this section, we have focused on describing the following:

- 1. Our Business Model**
- 2. Competitive Strategy**
- 3. Sales & Marketing Strategy**
- 4. Growth Strategy**
- 5. Operations/Implementation Strategy; and**
- 6. Risk Management Strategy**

I. Our Business Model

GUBCCo's business model is a SUMMARY description of how the Company creates value, how it delivers that value, and how the business makes money from the value it creates. The Business Model is broken into: Production Model; Marketing and Distribution Model; and the Financing Model.

GUBCCo is a public limited Company founded from the scratch, incorporated on 22/01/2021. We have been readying to start real operations, but being delayed by readying of the Company's complex Digital Facility, <https://gubcco.ug/> - which is now more or less fully ready.

There are two types of entrepreneurs, namely: imitative; and innovative/creative entrepreneurs. GUBCCo's Digital Facility is a complex one because the Company's founding is a composite innovation/creation from a number of business ventures, here-below:

- ❖ Massachusetts Institute of Technology (MIT) Bootcamps (<https://bootcamps.mit.edu/>) and HarperCollins Publishing House (<https://harpercollins.co.uk/>) – forming the Production Model (with a distinctive Module in the Digital Facility to capture the innovation therefrom);
- ❖ Amazon (<https://www.amazon.com/>) - forming the Marketing and Distribution Model (with a distinctive Module in the Digital Facility to capture the innovation therefrom); and
- ❖ Yunus Microfinance Model (with a distinctive Module in the Digital Facility to capture the innovation therefrom);



GUBCCo Business Model – the triple functions delivering holistically to business development.

Value creation

GUBCCo addresses graduates' unemployment, which is not only Uganda government's grand problem, but also a global challenge, especially among the least developed countries. In Uganda, graduate's unemployment is raging at 87% according to the National Planning Authority 2020 report.

During the course of learners' university programme, GUBCCo engages them to come up with business ideas. The Company then helps the business initiators to transmute their ideas into business initiatives, which they replicate into community and commercialize – thus, enhancing and learners' transition to gainful labour market – giving graduates two exciting working career pathways: paid/hired employment; and “opportunity business venturing”—unlike “necessity self-employment,” which graduates resort to after several years of elusive search for paid/hired employment.

With an innovation from HarperCollins Publishing House, GUBCCo's Figital Facility, www.gubcco.ug, is made in such a way that a business initiator subscriber has a shelf in which he/she can display up five initiatives of other subscribers. The more one's initiative appears on other subscribers' shelves, the more it goes up in ranks – see Figure below.

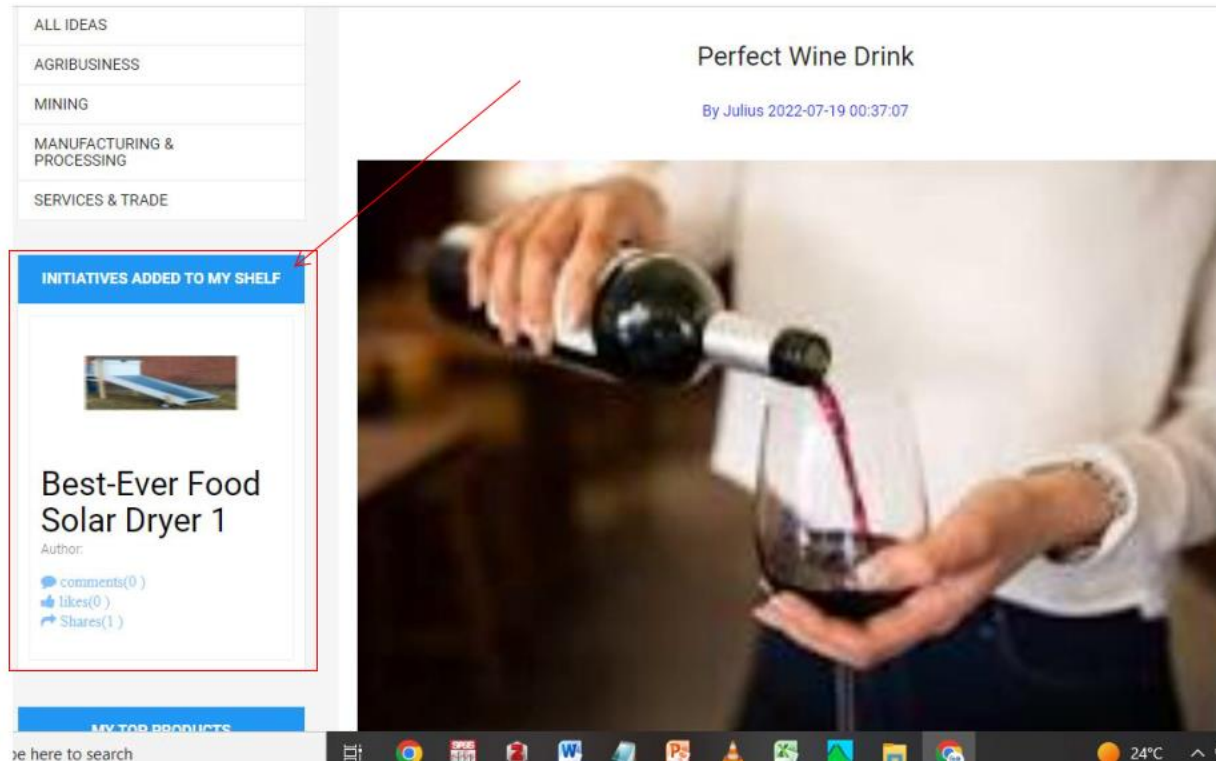


Figure showing the idea of shelf on GUBCCo Digital Facility

At the end of each month, GUBCCo picks the topmost five initiatives and supports them with at most 75% of the technical development financing needs of the initiative - with GUBCCo becoming a Co-Founder. The business to be supported must have saved with the SACCO Scheme at least 25% of the technical development financing needs of the initiative.

GUBCCo will also be supporting the Entrepreneurship Incubation's marshalled business initiatives with loans.

Online GUBCCo SACCO Schemes' Functions and Products

1. Account opening - data about the entity is picked from GUBCCo Accounts
2. Save/Deposit/add money
3. Can pay for subscription
4. Withdrawing money [by seeking consent from the Liaison Officer of one's university belonging through providing personal identification – either National ID or Passport, which the system stores for evidence; and before the withdraw, there is a form of hands-shaking of Withdrawer and the Liaison Officer.

5. Sending money [the same: by seeking consent from the Liaison Officer of one's university belonging through providing personal identification – either National ID or Passport, which the system stores for evidence; and before the withdraw, there is a form of hands-shaking of the Withdrawer and the Liaison Officer.
6. Receive money
7. Borrow money: Requirements
 - i. The entity seeking a loan must have saved, and his/her/its account must be reading at least 25% of the amount of money that the entity is seeking
 - ii. Must provide THREE (3) guarantors, who are GUBCCo savers, whose accounts (each) should be reading at least 25% of the amount of money the entity is seeking;
 - iii. The Guarantors must sign a consent form as follows:
 - a. not to be allowed to withdraw money from his/her account below the 25% of the loan he/she guaranteed.
 - b. to pay for the loan of a defaulting entity that he/she guaranteed.
8. Pay loan [differentiated from Save/Deposit/add money] – and when the entity is defaulting in paying for the loan, saved/deposited/added money will automatically be used to pay the loan.
9. An entity should not guarantee more than one loan facility.
10. Loan interest is 24% per annual (pa), which is 2% per month
11. Saved money/money on one's accounts earns 15% per annual (pa)
12. Loan structuring starts with (minimum period over which payment of loan is spread is) three (3) months
13. Every loan request must be 100% guaranteed.
14. Client/saver/loaner can get status of his/her Book Account, including:
 - a. Account Balance
 - b. Account Statement
 - c. Loan Statement

Value delivery

GUBCCo's Channels for value delivery include: GUBCCo's Digital Facility, www.gubcco.ug; GUBCCo clubs in universities; and GUBCCo stakeholder partnerships.

- GUBCCo enters into MOU with universities to run GUBCCo Clubs in universities' campuses;
- GUBCCo clubs in universities engage students to come up with business ideas and projects as business initiatives;
- GUBCCo mentors business initiators and equips them with entrepreneurial acumen;
- Entrepreneurs upload their businesses' Value Proposition Canvases (VPCs), Business Model Canvases (BMCs), Elevator Pitches and Business Plans to GUBCCo Digital Facility, www.gubcco.ug;
- On the Digital Facility the business initiators engage visitors to the Site; and
- GUBCCo markets business initiatives to investors to attract funding as well as being legible to financing through GUBCCo SACCO Scheme.

Another form of value capture is the FREE e-Commerce Portal, an e-store, typical of www.Amazon.com - as the following offer to the public suggests.

Start selling on GUBCCo's FREE e-Commerce Portal:

Post your products on GUBCCo Digital Facility
<https://gubcco.ug/home/shop>

- Visit GUBCCo Digital Facility <https://gubcco.ug>
- Register (if you don't have an account already) by clicking "Registration" link on the top right corner.
- After registering, you will be taken to your profile, then from the menu items on the left bottom select "POST PRODUCT" – and fill the form.

Your clients can make orders by using "Add To Cart" function, or directly contact you, the seller.

Encourage friends and acquaintances with product and services to start selling on GUBCCo's FREE e-commerce Portal! It is totally FREE, for any one!

Value capture – GUBCCo Revenue Streams

- Subscriptions from GUBCCo Digital Facility holders of Merchant accounts.

- Interest from loan facilities given to marshalled business initiatives financed by GUBCCo from GUBCCo SACCO Scheme.
- Dividends from shares in the holdings in which GUBCCo has stakes.

II. Competitive Strategy

As can be deduced from the Company's logo, GUBCCo's replication into community and commercialization of students' university-based projects, geared towards intervening in the improving societal well-being, is a unique university-industry knowledge transfer apparatus. Universities, which would have been the hugest competitors, are GUBCCo's key stakeholders—as such, GUBCCo's slogan: “Professional entrepreneurship training and coaching for building gainful employment alternative for university communities through funding entrepreneurial initiatives!”

What is more to note, as far as competition is concerned, is that unlike conventional goods, knowledge as a good, more value is generated from it as more is shared and consumed. As such, to tap from the knowledge's uniqueness as good, GUBCCo is and will be focused to building collegial relationship with the would-be hugest competitors, the universities. This is the reason why GUBCCo will endeavour to have presence in as many universities across the globe as possible and giving the Company's largest pie to universities.

In addition, while universities create graduates' unemployment, and private, national and international bodies' entrepreneurs hubs are focused to treating the disease, moreover among few graduates, Global University Business Club Limited focuses on preventing it among mass learners and graduates.

Situation Analysis

In the table below, the current competitive situation of GUBCCo is analyzed.

STRENGTHS	WEAKNESSES
i) GUBCCo is an online business ii) Minimum labour will be needed, for instance, few resource persons will be carrying out the training of our customers from hordes university communities across the globe iii) We have designed collegial relationship with the would be the	i) As a public company Founded from the scratch, making it less attractive to investors. ii) A public limited Company, diluting GUBCCo ownership stakes with investors from all walks life could complicate manage and governance.