



Business Plan

Britannia Resource Centre

(Pre-Feasibility Study)



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1 INTRODUCTION

1.1 Britannia Resource Centre (BRC)

Britannia Resource Centre (BRC) is a project initiated by Britannia-Wise Group (BWGUK LTD.), a group of two leading British Organizations, Britannia Educational Bureau Ltd. and Trainingwise Ltd.

The BRCs provide information and support to Individuals in terms of Career Development and to Businesses and Industry with relation to Growth and Commercial Match-making.

The BRC is a unique franchise project which provides a new concept of subscribed services for the first time originating from the UK in a value-for-money package. This service model is based on the well-established professional approach of the UK, a country rich in multiple cultures and traditions.

The BRC provides the best possible service delivered jointly utilising the expertise of both in-house professionals and external Value Added Partners.

1.2 BRC Objectives

- TO PROMOTE A WIDER KNOWLEDGE OF THE BRITISH EDUCATIONAL SYSTEM AND PROFESSIONAL STRUCTURE WORLDWIDE
- TO ENCOURAGE CULTURAL, EDUCATIONAL, COMMERCIAL AND TECHNOLOGICAL CO-OPERATION GLOBALLY
- TO SUPPORT AND GUIDE SCHOOLS, COLLEGES & UNIVERSITIES IN ESTABLISHING AND UPGRADING THEIR ACADEMIC SYSTEMS AND PROCEDURES
- TO PROVIDE THE WHOLE COMMUNITY WITH PROFESSIONAL EDUCATION, TRAINING, SKILLS DEVELOPMENT AND SUPPORT FOR JOB PLACEMENT
- TO BUILD A PROFESSIONAL SYSTEM AND STRUCTURE TO SUPPORT THE COMMUNITY FOR SOCIO-ECONOMIC AND PROFESSIONAL DEVELOPMENT
- TO PROVIDE CLIENTS THE VERY BEST IN CUSTOMER SERVICE, FOUNDED ON TRUST, TRANSPARENCY AND PROFESSIONAL VALUES

1.2 BRC Activities and Services

BWGUK LTD.UK is establishing a network of 250 **Britannia Resource Centres** on Franchise bases which will provide the linchpin of our global network to deliver our products and services worldwide.

BRC is a resource centre providing a connection between client and service provider from its own homeland.

1. **BRC** facilitates the promising students to get admissions in British Colleges and Universities.
2. **BRC** through collaboration of leading UK law firms and our in-house professional expertise provides you professional advice and maximum assurance regarding your immigration and visa requirements and procedure.
3. **BRC** provides the support to local Businessmen to collaborate with UK Business Community for promotion of mutual business.
4. **BRC** provides services worldwide to its members.
5. **BRC** provides professional's training, skill development & placement.
6. **BRC** conducts Seminars, Workshops, Symposia Camps and Conferences for the promotion and enhancement of British Professional Education.
7. **BRC** provides a comprehensive guidance guild for the students, parents and educationists introducing every fresh event of British Education and Training Advancement.
8. **BRC** coordinates with leading International welfare organizations and institutions for Scholarship, Financial Aid and Grant for the Brilliant, Disabled and Deserving Students.
9. **BRC** is launching unique setup for the Distance, Continuing and Open Education Network for the employed and busy people.
10. **BRC** lineup a concrete circuit of business oriented organizations and leading establishments for on-job training, executive placement and appropriate employment in commercial fields.
11. **BRC** provides its members the professional support with participation in latest professional training and development events.
12. **BRC** supports Public Welfare Projects by Increasing Professionals, Decreasing Unemployment, Supporting Economy, Building Professional Structure and by supporting Trade and Industry

1.3 Opportunity Rationale

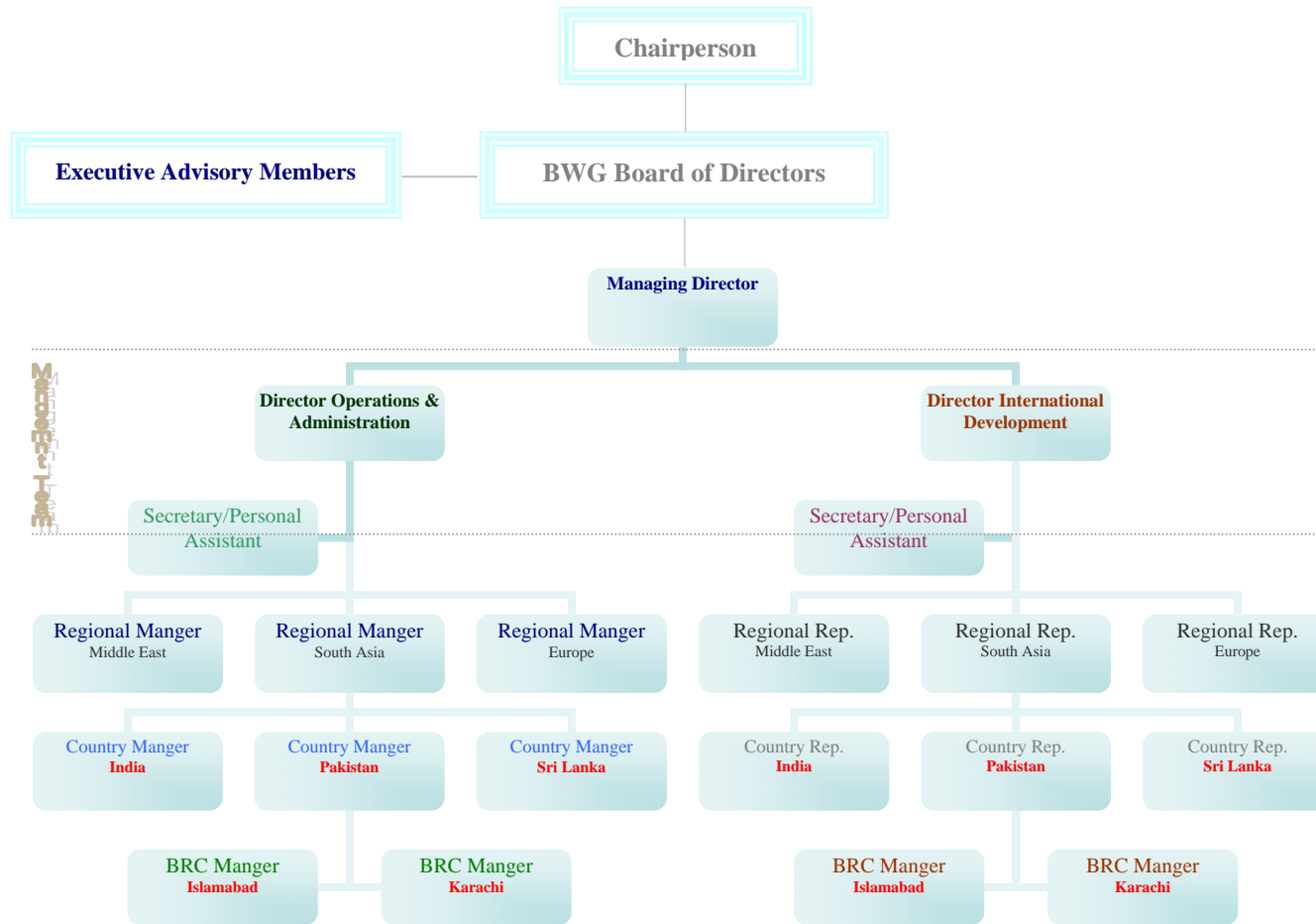
Life is defined by “Security” and the world is defined by “Change”. The world is not so as it seemed to be a hundred years ago or so, it has passed through tremendous technological, industrial and social changes. This accelerating change in the world has made future demands unlimited but attainable and only through the support of International Resources Connectivity.

BRC is a **HUB** to connect with International Resources and Bridges Resources Globally. BRC will provide complete professional services from UK related to UK education, visas, business resources and relations. These Centres will provide free information as well processing services with very affordable administrative cost to everyone.

These Centres also provide services to British Organizations interested in business promotion in Local County. These Centres work with the professional support of our Consultancy Partner in UK.

BRC services are available for Canada, Europe and spreading 100 countries of world.

1.4 Management Structure



2 TARGET MARKET

Target market for BRC is:

- **Businesspersons**
- **Students**
- **Professionals**
- **Investors**
- **Corporate Sectors**
- **Colleges & Universities**

3 PRODUCTS & SERVICES

3.1 Services

Memberships & Professional Services

Jan – Dec 2006

Professional Services

Education Services

Corporate Services

HSMP Services

Work Permit Services

General Visitors

Medical Visitor

Immigrations Services

Investor Advice

Training Services

Terms and Conditions, Time Zone

Educational Services Schedule - A

*Terms and conditions apply

Service Code	Services Descriptions	Members (Rate in Pounds)	Non Members (Rate in Pounds)
EDU-01	<p>Career Information Services</p> <p>BRC provide you the awareness about professional, professionalism, career choosing, career build</p> <ul style="list-style-type: none"> ▪ Awarance about different Professions ▪ Selection of Career ▪ Understanding about international professional sector ▪ World wide professional bodies ▪ Getting International Memberships of Professional Bodies ▪ Understating of Professional Code of Conduct ▪ Global changes in professional sector ▪ Future Planning Guidance ▪ BRC provide you your desired course + a list of addresses with contacts in the Universities where your course is available. We also check your Personal prerequisites for admission to the course. Incl. Assessment of the university according to its current University Ranking 	Free	50

<p>EDU-02</p>	<p>Education and Technical Knowledge Services</p> <p>This section provides you services related professional education, planning, course management etc.</p> <ul style="list-style-type: none"> ▪ Selection of Professional Course ▪ Provision of the Admission form from the desired University. Collection and checking of all the documentation required for the Admission. Application for admission and correspondence with the University. In order to provide our Admission Services, we need to know the precise details of your proposed course of study, as well as the name of the university at which you intend to study. If you are not sure, BRC can offer you two alternatives: <ul style="list-style-type: none"> a. Career Information Service We'll give you personalized information about your preferred course of study. This provides you with the optimum basis for choosing a university. b. If you don't have a preferred university in UK BRC can select a university for you based on your proposed course of study. ▪ Course Material assistance ▪ Opportunities to get on line advice ▪ Personal and Professional development 	<p>Free</p>	<p>50</p>
<p>EDU-03</p>	<p>Visa and Immigration Counselling Services</p> <p>BRC provides a complete consultancy and advice based from UK under the immigration rules and regulations providing you maximum assurance to get visa.</p> <p>This service is provided by our partner Law Firms authorized to provide Visa and Immigrations services listed on OSIC. We will help you to apply for your visa before entering UK (only needed for citizens from non-EU/outside countries).</p>	<p>Free</p>	<p>50</p>
<p>EDU-04</p>	<p>Interview & Questionnaire Preparation</p>	<p>Free</p>	<p>25</p>
<p>EDU-05</p>	<p>College or University Fee Submission</p>	<p>Free</p>	<p>25</p>
<p>EDU-06</p>	<p>Professional Linguists Assessment Testing Services</p>	<p>Free (12 pounds for Certificate issuance charges)</p>	<p>25</p>

<p>EDU-06</p>	<p>Discounted Accommodation Service</p> <p>First Time in UK: BRC provide a special package for the students and members come first time in Britain at lowest accommodation cost.</p> <p>Regular Accommodation: If you want to stay in UK more than on 2 week we help you to find you the accommodation of your choice. We will also check that the rental contract complies with British law for you on request. In addition to the fee of this service and the monthly rent, you may also have to pay a deposit, depending on the type of accommodation chosen. These costs are usually refunded once the rent has ended.</p>	<p>50 per week</p>	<p>70 per week</p>
<p>EDU-07</p>	<p>Airport Pick & Drop Service & Home Call</p> <p>You will be personally collected by one of our representatives, whether from the nearest airport or railway station. It is also possible to arrange transportation for you from any airport or station in UK. Once introductions have been completed, you will be given the opportunity to make a free telephone call to your family to let them know that you have arrived safely, before being taken to your accommodation.</p>	<p>40</p>	<p>50</p>
<p>EDU-08</p>	<p>Account Opening Service</p> <p>We open a bank account for you at a reputable UK bank or building society. Opening a bank account gives you an ATM card and you will also get access to online banking. We'll only choose banks for you which do not charge fees for maintaining a current account, and which do not require a minimum balance.</p>	<p>10</p>	<p>50</p>
<p>EDU-09</p>	<p>Emergency Hotline Free Legal and social Advice</p>	<p>Free</p>	<p>50 per annum</p>

EDU-10	Members Online Services <ul style="list-style-type: none"> ▪ E-Learning section services and Library ▪ Your life time free Email ▪ E-data Manager ▪ Online Discussion Forums ▪ Online Task Manager ▪ Online Annual Calendar ▪ Memo Writing ▪ Online Troubleshooting 	Free	35
EDU-11	Financial Assistance (Scholarships & Loans)	15	50
EDU-12	Professional Events Participation	Up to 50% Discount	No Discount
EDU-13	BWGUK LTD. Performance Awards	Applicable	N/A
EDU-14	Job Placement Support	15	50
EDU-15	Service for National Insurance and Medical Card	25	50
EDU-16	Service for Visa Extension	25	50

Corporate Services Schedule - B

*Terms and conditions apply

Service Code	Services Descriptions	Members (Rate in Pounds)	Non Members (Rate in Pounds)
BSS 605	<ul style="list-style-type: none"> ▪ Communication Support ▪ International Collaborations and Match Making ▪ International Projects Participations 	Free	100
BSS 606	<ul style="list-style-type: none"> ▪ Financial Management Consultancy ▪ Management Policies Formation 	100	200
BSS 607	Feasibility study of the project	100	250
BSS 608	<ul style="list-style-type: none"> ▪ Research Partnership ▪ Consultancy Advice 	Free	100
BSS 609	Human Resource Management	50	100
BSS 610	<ul style="list-style-type: none"> ▪ International Relationship Development ▪ Local Market Knowledge ▪ Business/Company Registration 	50	150
BSS 611	Immigration and Visa Counselling	Free	50
BSS 612	<ul style="list-style-type: none"> ▪ Provision of Top management, Professionals, Organizational Structure and Foundation ▪ Upgrading of company Status, ISO Standards etc 	100	250
BSS 613	<ul style="list-style-type: none"> ▪ Project management and Consultancy ▪ Provision of Projects From Global Market and Professional Bodies 	100	250
BSS 614	Overseas Virtual Offices and Mandatory Representative Services	400	500

BSS 615	Skill Development and Professional Training Programs for Staff and Employees	Up to 50% Discounts	No Discount
BSS 616	Pre Qualification Assessments for Various Objectives and Standards	50	100
BSS 617	Joint Venture Programs and Projects, Workshops with International Professional Bodies and Institutions.	Free	100

*All corporate services fee schedule is given for small Businesses and provides consultancy and advice only. It may be vary fro case to case considering the individual's requirements.

HSMP, Work Permits, Immigration and Visitors Services Schedule - C

*Terms and conditions apply

Service Code	Services Descriptions	Members (Rate in Pounds)	Non Members (Rate in Pounds)
HS01	<p>Highly Skilled Migration Program</p> <p>HSMP Services is dedicated to provide the support and services to the members who decide to come to the UK under HSMP scheme in their effort to relocate to the UK and start working in the UK</p> <ul style="list-style-type: none"> » Job Searching » HSMP Assessment and Application Preparation » E-Consultation » Application Plan » Full Representation Service » Assessment Form » Long Residence » Family Immigration » Extension Application » Permanent Residence 	125	250
WP02	<p>Work Permits</p> <p>There are six separate sets of work permit arrangements:</p> <ul style="list-style-type: none"> » Business and commercial <p>The business and commercial arrangements allow employers in this country to recruit people from outside the EEA who are going to be filling a vacancy that may otherwise be filled by a 'resident worker'. Please use form WP1 when applying for first work permits, multiple entry work permits and for changes of employment or use form WP1X for extensions to existing work permits. Please see the 'Guidance notes for employers on how to apply for a business and commercial work permit' (Business and Commercial notes) for further details.</p> <ul style="list-style-type: none"> » Training and work experience <p>The training and work experience arrangements enable people from outside the EEA to undertake work-based training for a</p>	125	250

	<p>professional or specialist qualification, or a period of work experience. Please use form WP1 when applying for first work permits and for changes of employment or use WP1X for extensions to existing work permits. Please see the 'Guidance notes for employers on how to apply for a training and work experience work permit' (Training and work experience (notes) for further details.</p> <p>» Sportspeople and entertainers</p> <p>The sportspeople and entertainers arrangements allow employers in this country to employ established sportspeople, entertainers, cultural artists and some technical/support people from outside the EEA. Please use form WP3 when applying for first work permits, multiple entry work permits and for changes of employment or use WP3X for extensions to existing work permits. Please see the 'Guidance notes for employers on how to apply for a sportspeople and entertainers work permit' (Sportspeople and entertainers (notes)) for further details.</p> <p>» Internships</p> <p>The internship arrangements allow students from outside the EEA studying first or higher degree courses overseas to undertake an internship with an employer in this country. Please use form WPSI when making an internship application. Please see the 'Student internship guidance for employers' (Student internship (notes)) for further information.</p> <p>» GATS</p> <p>The GATS arrangements allow employees of companies that are based outside the European Union to work in the UK on a service contract awarded to their employer by a UK-based organization. This is a special arrangement within the normal work permit rules made under the General Agreement on Trade in Services (GATS). The company abroad that is contracted to provide the service needs to apply using the application form GATS1.</p>		
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<p>GV03</p>	<p>General Visitors</p> <ul style="list-style-type: none"> ▪ Travel and Vehicle Hiring ▪ Arrangement of Hotels/Motels/Apartments ▪ Lodging ▪ Sightseeing ▪ Immigration and Visa Consultancy ▪ Travel Guide 	<p>25</p>	<p>125</p>
<p>MV04</p>	<p>Medical Visitor</p> <ul style="list-style-type: none"> ▪ Best Hospital recommendation ▪ Doctor's appointment ▪ Arrangement of medical finance ▪ Medicine supplies ▪ Hospital enrolment ▪ Medical insurance ▪ Travel and Vehicle Hiring ▪ Arrangement of Hotels/Motels/Apartments ▪ Lodging ▪ Sightseeing ▪ Immigration and Visa Consultancy ▪ Travel Guide 	<p>25</p>	<p>150</p>
<p>IM05</p>	<p>Immigration</p> <ul style="list-style-type: none"> ▪ Documents Compilations ▪ Residential services ▪ City Guide ▪ Job placement 	<p>200</p>	<p>300</p>
<p>IA06</p>	<p>Investors Advice</p>	<p>50</p>	<p>200</p>

Training Services Schedule - D

*Customized price structure applies (vary case to case)

- ▣ **Surreys and potential calculation**
- ▣ **Policy and strategy formulation**
- ▣ **Curriculum and materials design and development**
- ▣ **Teacher and trainer training**
- ▣ **Testing and assessment procedures**
- ▣ **Community education**
- ▣ **Professional Recognition**
- ▣ **Academics upgrading Standards**
- ▣ **International Accreditations**
- ▣ **Professional Academic setups**
- ▣ **Professionals Training and development**
- ▣ **International projects participations**
- ▣ **International Placement Facilities**
- ▣ **Financial Management Consultancy**
- ▣ **Promotion and Marketing Supports by increasing business volume**
- ▣ **Staff, Faculty Training Supports**
- ▣ **Participation in Professional Development Events**
- ▣ **Feasibility study of the project**
- ▣ **Management Policies**
- ▣ **Quality control panel and Procedure**
- ▣ **Study schemes and study plans**
- ▣ **Project planning**
- ▣ **Invigilation and documentations**
- ▣ **Training courses to local community in English Language, Computing, Arts & Crafts, Foreign Languages, Teacher Training and Management**
- ▣ **Corporate Training courses in IT, Foreign Languages & Management**
- ▣ **Cultural Awareness training for companies and organizations in the Public & P private sector to improve their awareness of Ethnic Minority clients and customers**

3.2 Pricing Strategy

BRC provides services from best in house Professional Expertise and Consultancy Partners Globally. Due to large corporate alliances the services price is affordable to everyone. BWGUK LTD. has special policy for developing countries to provide subsidies services.

3.3 Unique Features

BRC is a unique project of its kind and no foreseeable competition is expected in such wide range of services.

Total service structure is UK based and no local consultancy or advisor or cash handling is provided or taken-up. BRC works as Customer Services Centres.

- Largest Professional Consultancy Partners worldwide
- BWGUK LTD. is the member of International Franchise Association, USA.
- All services are provided by top level professional sectors abroad from BWGUK LTD. UK.
- 100% Imported Services Structure
- Services available around the world
- Subsidized Service fee for developing countries
- The only 3 Q Quality Assurance Model in Asia
- Largest Corporate Ventures and Strategic Alliances
- UK Trained and Qualified Customer Services
- 24 hours online access to members to his / her enquiry database
- Legal placements
- Lifetime services for the Members
- Faster and simplest processing model
- Direct to members no third party involvement

4 ADVERTISEMENT

4.1 International Marketing

International Marketing strategy is developed by BWGUK LTD. for all the international markets as well as very strong Web Portal for effective communication.

4.2 Joint marketing

Local Marketing Strategy is developed by BWGUK LTD.(Country Office) and local Britannia Resource Centres (Council) and the cost is shared between equally between all BRC, for all the activities through newspapers, journals, TV, printed materials and Web Marketing.

4.3 Individual Marketing

BRC city Marketing Strategy is developed by the local BRC and the cost is born by the BRC, which is expected to be £ 250 per BRC per month.

5 HUMAN RESOURCE REQUIREMENT

Following is the human resource requirement for a BRC:

Description	No.	Monthly Salary (£)	Annual Salary (£)
Customer Support Staff	2	100	2400
Janitorial Staff	1	30	360

6 INITIAL START-UP COST

Description	Amount in (£)
Local Purchases - Office Furniture & Equipment	
A. Office Furniture	
Office Furniture	850
Carpets & Reception Floor	300
Lightings & Sign Boards	450
Air conditioners (2)	500
Partitions & Renovations	300
Broacher & Books Stand	100
Total	2,500
B. Office Equipment	
Computers (2)	600
Laptop	600
Printer, Scanner, Fax & Copier	250
PABX (3x8) & Phones	250
Total	1,700
Pre-operating Cost	
Training Cost	2,000
Software License Fee	600
Franchise Fee	4,000
Total	6,600
CAPITAL COST	10,800
Working Capital for first 6 months	
Prepaid Office Rent	1,500
Marketing-Joint	1,250
Stationary Inventory	500
Cash (includes 6 month staff salary & utilities)	2,400
Total	5,650
Total Estimated Start-up Costs	16,450

7 FRANCHISEE SUPPORT

BRC is a unique Project in the professional history of Great Britain and give a new concept of subscribed services for first time, based from UK.

The services provided by BRC cannot be available from UK in so lower price.

UK is the country with all cultures and traditions this service model is based on Old traditional Professional stile of United Kingdom.

BWGUK LTD. provide support to a new franchisee at all stages of BRC projects

- **Before Project Start**
- **During Project Completion.**
- **After Completion of Project**

BWGUK LTD. has formed BRC in such a way that to work with us is itself a great privilege a learning experience.

- **Before Project Start**
 - Application Preparation
 - Market Potential Calculation
 - Training in at BWGUK LTD. Head Office UK
 - Conceptual Framework Understanding
 - Planning and Financial Analysis
 - Free Feasibility Study
 - Get free advice and presentation about projects
 - Professional Expertise from UK
- **During Project Completion**
 - Help for Check list completion
 - Recruitment of Staff
 - Training and Development of Staff
 - Support for opening g ceremony
 - Online System training
 - Financial Management Consultancy
 - Promotion and Marketing Supports by increasing business volume
 - Quality control panel and Procedure
 - Documentations and Printing
- **After Completion of Project**
 - Highest rate of return on Investment
 - Continuous Professional and Technical Help
 - Marketing and Promotion
 - Corporate Deals
 - Financial Constancy and Audit Procedure
 - Quality Assurance Procedures
 - Minimum period of Capital Return
 - Professional Expertise from UK
 - Free Participation in Development Events
 - Professional Support of Top Level organization

8 FINANCIAL ANALYSIS

8.1 Revenue

Revenue	Applicants	YEAR 1				TOTAL	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
		Q1 No of Applicants	Q2 No of Applicants	Q3 No of Applicants	Q4 No of Applicants										
		2%	5%	8%	12%	27%	29%	31%	33%	35%	37%	39%	42%	45%	47%
Students	300	6	15	24	36	81	87	93	99	105	111	117	126	135	141
Professionals (training)	150	3	8	12	18	41	44	47	50	53	56	59	63	68	71
Business	150	3	8	12	18	41	44	47	50	53	56	59	63	68	71
HSMP	150	3	8	12	18	41	44	47	50	53	56	59	63	68	71
Work Permits	50	1	3	4	6	14	15	16	17	18	19	20	21	23	24
Immigration Services	100	2	5	8	12	27	29	31	33	35	37	39	42	45	47
Investors	50	1	3	4	6	14	15	16	17	18	19	20	21	23	24
General & Medical Visitors	200	4	10	16	24	54	58	62	66	70	74	78	84	90	94
University Commissions	150	3	8	12	18	41	44	47	50	53	56	59	63	68	71
Services for UK Companies	20	0	1	2	2	5	6	6	7	7	7	8	8	9	9
Non-Member Services	200	4	10	16	24	54	58	62	66	70	74	78	84	90	94
Total	1,520	30	76	122	182	410	441	471	522	532	562	593	638	684	714

Income Statement

Sales Revenue

Students	750	1,875	3,000	4,500	10,125	10,875	11,625	12,375	13,125	13,875	14,625	15,750	16,875	17,625
Professionals (training)	390	975	1,560	2,340	5,265	5,655	6,045	6,435	6,825	7,215	7,605	8,190	8,775	9,165
Business	450	1,125	1,800	2,700	6,075	6,525	6,975	7,425	7,875	8,325	8,775	9,450	10,125	10,575
HSMP	750	1,875	3,000	4,500	10,125	10,875	11,625	12,375	13,125	13,875	14,625	15,750	16,875	17,625
Work Permits	250	625	1,000	1,500	3,375	3,625	3,875	4,125	4,375	4,625	4,875	5,250	5,625	5,875
Immigration Services	500	1,250	2,000	3,000	6,750	7,250	7,750	8,250	8,750	9,250	9,750	10,500	11,250	11,750
Investors	200	500	800	1,200	2,700	2,900	3,100	3,300	3,500	3,700	3,900	4,200	4,500	4,700
General & Medical Visitors	500	1,250	2,000	3,000	6,750	7,250	7,750	8,250	8,750	9,250	9,750	10,500	11,250	11,750
University Commissions	1,200	3,000	4,800	7,200	16,200	17,400	18,600	19,800	21,000	22,200	23,400	25,200	27,000	28,200
Services for UK Companies	200	500	800	1,200	2,700	2,900	3,100	3,300	3,500	3,700	3,900	4,200	4,500	4,700
Non-Member Services	200	500	800	1,200	2,700	2,900	3,100	4,300	3,500	3,700	3,900	4,200	4,500	4,700
Revenue	5,390	13,475	21,560	32,340	72,765	150,920	234,465	324,400	418,725	518,440	623,545	736,735	858,010	984,675

8.2 Projected Income Statement

Income Statement	YEAR 1					YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
	Q1	Q2	Q3	Q4										
Revenue	5,390	13,475	21,560	32,340	72,765	150,920	234,465	324,400	418,725	518,440	623,545	736,735	858,010	984,675
Operating Expenses														
Marketing (BRC Local)	600	600	600	600	2,400	2,280	2,166	2,058	1,955	1,857	1,764	1,676	1,592	1,513
Marketing (joint)						2,280	2,166	2,058	1,955	1,857	1,764	1,676	1,592	1,513
Staff Salaries	600	600	600	600	2,400	2,640	2,904	3,194	3,514	3,865	4,252	4,677	5,145	5,659
Office Rent	600	600	600	600	2,400	2,640	2,904	3,194	3,514	3,865	4,252	4,677	5,145	5,659
Mailing & Charges	150	150	150	150	600	660	726	799	878	966	1,063	1,169	1,286	1,415
Stationery	249	249	249	249	996	1,096	1,205	1,326	1,458	1,604	1,764	1,941	2,135	2,349
Maintenance	150	150	150	150	600	660	726	799	878	966	1,063	1,169	1,286	1,415
BWG Training Fee (Year 2 onwards)						2,000	2,200	2,420	2,662	2,928	3,221	3,543	3,897	4,287
Utilities (electricity, phone. etc)	510	510	510	510	2,040	2,244	2,468	2,715	2,987	3,285	3,614	3,975	4,373	4,810
Total Operating Expenses	2,859	2,859	2,859	2,859	11,436	16,500	17,466	18,562	19,801	21,195	22,757	24,504	26,451	28,619
Other Expenses														
BWG Royalty	809	2,021	3,234	4,851	10,915	22,638	35,170	48,660	62,809	77,766	93,532	110,510	128,702	147,701
Cost of Services	1,617	4,043	6,468	9,702	21,830	45,276	70,340	97,320	125,618	155,532	187,064	221,021	257,403	295,403
Total Other Expenses	2,426	6,064	9,702	14,553	32,744	67,914	105,509	145,980	188,426	233,298	280,595	331,531	386,105	443,104
Total Expenses	5,285	8,923	12,561	17,412	44,180	84,414	122,975	164,542	208,227	254,493	303,353	356,034	412,556	471,723
Earnings before Tax	106	4,552	8,999	14,928	28,585	66,506	111,490	159,858	210,498	263,947	320,192	380,701	445,454	512,952
Tax														
NET PROFIT	106	4,552	8,999	14,928	28,585	66,506	111,490	159,858	210,498	263,947	320,192	380,701	445,454	512,952
Balance b/fwd						28,585	95,091	206,581	366,439	576,937	840,884	1,161,076	1,541,777	1,987,231
Balance c/fwd					28,585	95,091	206,581	366,439	576,937	840,884	1,161,076	1,541,777	1,987,231	2,500,183

8.3 Assumptions

Revenue Assumptions

Category	Fee
Student Members	125
Professional Members	130
Business Members	150
HSMP Services	250
Work Permit Services	250
Immigration Services	250
Investors Services	200
General & Medical Visitors	125
University Commissions	400
Services for UK Companies	500
Non-Member Services	50

Assumptions (monthly unless stated)

Marketing (BRC Local)	200
Marketing (joint) Yearly	2400
Decrease in Marketing Exp.	0.95
No. of Staff	2
Staff Salary (each)	100
Annual Salary Growth	1.10
Office Rent	200
Annual Rent Growth	1.10
Postage	50
Annual Postage Growth	1.10
Utilities	170
BWG Royalty	0.15
Stationery	83
Maintenance	50
Cost of Service	0.3