



**Daffodil**  
*International*  
**University**

Business plan of

**“Widgetbd”**

Name: Project Work

Course Code:PW-604

**Submitted by**

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## Letter of Transmittal

**Date:** 09-01-2020

**Name:** Mohammad Shibli Shahriar

Associate Professor & Head Department of Innovation & Entrepreneurship  
Daffodil International University

**Subject:** **Business Plan of “Widgetbd”**

Dear Sir, it is my outmost pleasure to submit my **Business Plan of “Widgetbd”** to you. I truly enjoyed my attachment in preparing this business plan and learned a lot from this. There might be some errors through oversight in the business plan. I would be grateful if you kindly consider my unintentional mistakes. I acknowledge with thanks the whole-hearted support and kind guidance received from you for this business plan. So, I hope that you would be kind enough to accept my business plan and oblige thereby.

Sincerely Yours

Maidul Islam

ID:151-45-107

*Maidul Islam*

Department of Innovation & Entrepreneurship  
Daffodil International University

## Supervisors certifications

It's my pleasure to certify that **Maidul Islam**, ID- 151-45-107. Student of 0 batch, Department of Innovation and Entrepreneurship, Daffodil International University has successfully completed his final project work on **Business Plan of “Widgetbd”**- He has completed the work under my supervision and prepared this report according to my direction and guidance.

Therefore, his overall performance was satisfactory. I pray success in his professional life.

**Supervisor**



**Name:** Mohammad Shibli Shahriar

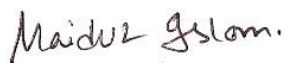
Department of Innovation & Entrepreneurship  
Daffodil International University Supervisor

## Student Declaration

I hereby declare that the project work entitled Business Plan of “**Widgetbd**”- is submitted as the final project report of Department of Innovation & Entrepreneurship, Daffodil International University.

It's my original work and I have done it with the help of both primary and secondary data. I also declare that this report has not been published in any journal or magazine.

Sincerely yours



**Name: Maidul Islam**

**ID: 151-45-107**

Department of Innovation & Entrepreneurship

Daffodil International University

## Executive Summary

**Widgetbd** – Widgetbd.com is focused on online accessories retail business. It plans to connect millions of household customers with distributors. Widgetbd.com is an online portal available 24 X 7 to the internet friendly customers. It is a virtual online market place facilitating easy buying and selling of accessories. Widgetbd.com aims to tap the growing Bangladeshi consumer goods market. Widgetbd.com plans to start with its presence in five major places in Dhaka namely Mohammadpur, Mug bazar, Dhanmondi, Banani, Gulshan and then increase its regional base to more cities in Bangladesh.

This business plan talks about the company information in terms of Vision, Mission, Objectives, and Values. This document describes the basic business model describing the categories of business, details of the processes and salient features.

The operations describe the operations, logistics involved and the SCM in details. How we optimize it to give best value to the customers. It also talks about the inventory management and type of operations model we use.

The market analysis gives us the clear picture of the present situation and how we handle the situation for our benefit. How we form a brand and spread the awareness customers. The marketing also segregates the customer segment and how we reach them. It also talks about the advertisement strategy.

The financials take care of the capital estimation, breakeven analysis, and profit estimation. It also talks about the fund sourcing, fund distribution and growth strategies. The financials also include the exit strategy.

We believe Widgetbd.com as a disruptive technology destined to remove the traditional way of trading way of trading not only in Bangladesh but also all over the world.

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# **Chapter One**

# **Introduction**

### Description of the Entrepreneur:

- **Name:** Maidul Islam
- **Address:** Daffodil International University
- **Educational Qualification:** 04 year Undergraduate Student of Department of Entrepreneurship, Daffodil international university
- **Experience in other Business:** Yes

### Description of the Business:

- **Name of the Business:** “Widgetbd.com”
- **Nature of Business:** Service
- **Sector/ industry:** Company
- **Objectives:** To provide shop for accessories along with doorstep delivery.
- **Employment:** Yes
- **Type of ownership:** Personal
- **Total investment:** 1,50,000

Loan & Equity: NA

<b>Initial Investment</b>	<b>Fixed Asset</b>	<b>Current Asset</b>	<b>Total</b>
1,50,000 BDT	50,000BDT	1,00000 BDT	1,50,000 BDT

<b>Loan</b>	<b>Equity</b>	<b>Total</b>
NA	NA	NA

### Potential Market:

- Necessary accessories is an important aspect of Dhaka daily life. Mobile, Mobile accessories, Girls dress and makeup instrument, Boys dress, TV, Refrigerator, Bike, Watch etc. are daily shopping here every day, where online market places are essential.
- People wants to buy their necessary accessories without any disturbance and online market places act an important role here.
- People can observe every product with time without any kinds of hesitation.



## **Company Information**

E-business is one of the fastest growing fields of business in the world. Along the usage of Internet around the world has grown over 400% from year 2000 to the year 2010. In Finland, in spring 2010, 86% of the people aged between 16-74 were Internet users. These numbers encourage companies to build websites and to come up with new ways of serving their customers online. In many cases in B2C businesses this means creating an online store or a web store. In addition, the number of companies that operate almost fully through the Internet is growing all the time.

**Widgetbd.com** is focused on online accessories retail business. It plans to connect millions of household customers with distributors. Widgetbd.com is an online portal available 24 X 7 to the internet friendly customers. It is a virtual online market place facilitating easy buying and selling of accessories. Widgetbd.com aims to tap the growing Bangladeshi consumer goods market. Widgetbd.com plans to start with its presence in five major places in Dhaka namely Mohammadpur, Mug bazar, Dhanmondi, Banani, Gulshan and then increase its regional base to more cities in Bangladesh.

### **1.1 Vision**

Widgetbd.com is a web start up with limited resources but it aligns all its strategies keeping in mind the following visions:

1. To be the largest indigenous e-Commerce portal in Bangladesh.
2. To make Widgetbd.com available all over Bangladesh.

### **1.2 Mission**

Our mission is to provide an online platform where people can shop for accessories along with doorstep delivery. Widgetbd.com taps the unattended needs of the people who do not find traditional trading convenient due to many unavoidable reasons. Our foremost mission is to provide convenience to the customers followed by best value for money backed by quality and satisfaction.

### **1.3 Objectives**

The main objectives of Widgetbd.com are as follows:

- 1.To serve our customers flawlessly.
  
- 2.To build a stable and effective network between the distributors, wholesalers, retailers andthe household customers.
  
- 3.To build an effective sustainable technology.
  
- 4.To give our customers the best value for money and quickest service.

### **1.4 Objectives**

We aim to build our business along the path of great values and business ethics which includes:

- 1.Integrity
- 2.Leading Change
- 3.Excellence
- 4.Quality
- 5.Respect for Individual
- 6.Learning
- 7.Sharing

#### **Why us:**

- Creative team
- Variation from others
- Quality product that people need
- Customer satisfaction
- Unique product and services

# **Chapter Two**

## **Business Model**

## **Business Model**

**Widgetbd.com** is an online portal available 24X7 to the internet friendly customers. It is a virtual online market place facilitating easy buying and selling of accessories. **Widgetbd.com** aims to tap the growing Bangladeshi consumer goods market.

### **Description of Product/service:**

**Widgetbd.com** is a common platform where the distributors, retailers and wholesalers can supply to the needs of the household customers. **Widgetbd.com** enables a greater market reach to the suppliers and convenience to the customers. It provides an online platform for household customers to choose from a wide variety of products listed by the suppliers (distributors, wholesalers, retailers). It also allows the suppliers to enlist their products to ramp up their sales by increasing their reach. This portal also acts intermediately between the distributor and wholesalers or retailer to supply goods that are unavailable locally.

## **2.1 Categories of Business**

The main model of business can be categorized into two major divisions according to the customer segment and the type of their interaction with the suppliers.

### **Business to Customers (B2C)**

This is meant for household customers. This model is built around providing convenience, quality and best value for money to the end users. The customers can browse through the catalogs and see the different items listed by the suppliers. The customer orders the selected items and we deliver the product on their doorsteps. This is our main focus and we concentrate all of our initial resources at this.

### **Business to Business (B2B)**

This model is meant for the wholesalers and retailers who need some items which are unavailable in the local market. This is for bulk shipments and we charge the customers for the shipment. This is not our primary goal. So as a web startup we don't start with this but we definitely plan to implement this in the future.

## **2.2 Business Process**

The business process for the **Widgetbd.com** is very simple. Facebook business pages admin can sell their products in our web.

The Process can be segregated into the following sub categories:-

1. Buying Process

2. Selling Process

### **2.2.1 Buying Process**

This process allows users to search & buy different goods and products listed by sellers.

**Register > Browse > Select > Payment > Feedback**

#### **Registration:**

To buy something on **Widgetbd.com** one have to be register user. It easy , fast and free. One registered user can shop and place orders on **Widgetbd.com**. The registration process involves the following steps:

1. Contact Information
2. User ID and Password Creation
3. Email Confirmation.

#### **Browse:**

Browsing is clicking through list of titles called categories till user find something they are interested in.

#### **Select:**

Before user buys or place an order , they can know about the item & seller to make an informative decision , pay attention to the:

1. Product details
2. Listing information
3. Shipping & payment details
4. Seller information

**Payment:**

After the buyers have selected their products they are given a choice of selecting their payment method. There are many payment methods and most sellers offer more than one. Some methods offer more protection than others. Listed below are the most common payment methods:

- 1.Demand Drafts
- 2.Cash on Delivery (COD)
- 3.Buyer Pays and Picks Up
- 4.Cheque

**Feedback:**

Feedback is made up of comments and ratings left by members who have bought from and sold to. Once you have received your item, it is time to leave feedback for the seller and the item, letting future buyers know about your experience with the seller. Type of information typically included in seller feedback:

- 1.Satisfaction with the item
- 2.Quality of communication
- 3.Quality of packaging
- 4.Promptness of shipping
- 5.Courteousness

**2.2.2 Selling Process**

This allows the retailers, wholesalers and distributors to enlist themselves and their products to reach to the customers.

**Suppliers register > Enlist their products > Manage their Products > Feedbacks and Remarks**

**Supplier Registration:**

The supplier must enlist themselves by registering themselves with a fixed cost amount. The registration involves the following steps:

- 1.Contact Information

2. User ID & Password Creation

3. Email Confirmation

### **Manage Products:**

The suppliers are allowed to modify their entries which are already listed.

### **Enlist Products:**

The supplier must enlist their products with appropriate details, pictures, description, prices etc. Each product enlistment requires a one-time cost.

### **Feedbacks & Remarks:**

The feedbacks from supplier are taken to improve the process.

## **2.3 Revenue Model**

The revenue model of **Widgetbd.com** is very simple. **Widgetbd.com** does not charge any customer for browsing. The browsing is made free of cost. The revenue model can be segregated onto the following sub categories, namely:

### **1. Registration Fee**

Manufacturers or Distributors pay annual rent for registering to **Widgetbd.com**. In order to enlist their products or to put any kind of advertisements the companies must be registered. This is a fixed rent.

### **2. Listing Fee**

Manufacturers or Distributors pay annual rent for listing each product. This is a variable rent calculated keeping the cost and various other factors in mind.

### **3. Service Charges**

**Service Charges are in terms of the following:**

#### **1. Shipment**

**Widgetbd.com** charges a nominal amount for shipment of products to the doorstep. This depends on the distance and amount gradation.

## 2. Advertisements

**Widgetbd.com** allows different advertisements which is also a source of revenue.

## 3. Discounts

**Widgetbd.com** offers discounts to all of its deals depending on the time and volume of orders.

## 4. Maintenance

**Widgetbd.com** also charges a percentage of the order for maintenance of its business.



# **Chapter Three**

## **Operations**

## **Operations**

Our operations are carried out according to two approaches:

### **Business to Customers (B2C)**

\*As in this category our consumers do not care how the order is fulfilled so we have designed our own supply chain. In this category we are selling hundreds of thousands, so we are keeping our eye on statistical analysis of our customer base to figure out what's going on at any point in time with any particular type of customer.

### **Business to Business (B2B)**

\*In this category we are developing one to one customer relationship. Here customers are the wholesalers & retailers. When it comes to a business it does not account for a single decision making unit, because there is a great difference between selling to an individual and selling to a business. Our business is composed of a number of distinct individuals and many different people will likely to have an influence on the decision making process.

\*We are maintaining our relationship with the wholesaler, as a customer to go deeper to maintain relationships with individual decision makers. We are not viewing our success just in terms of how many new customers we can acquire but in terms of how deeply we can penetrate our current customer accounts. Through this approach we are directly connecting the manufactures to wholesalers and retailers and being as an intermediary service provider we are gaining our share. We are reducing our inventory by establishing a closer communication process with the suppliers in terms of input needs and procurement time frames.

## **3.1 Operations Model**

### **3.1.1 Stock it yourself model**

In this we are maintaining our integrated warehouses that are able to handle shipments to web customers, so by keeping the warehouses we are fulfilling the orders. Through this we have full control over the fulfillment process. As we are starting a new business, so we have kept limited number of warehouses in limited cities and in limited areas.

### 3.1.2 Outsourcing warehouse model:

\*In this we are using logistics specialists Federal Express (FedEx) which do the work of stockpiling and shipping web orders. So once an order comes into our site it is automatically transmitted to its warehouse and directly shipped to the customer through FedEx.

\*We also have fulfillment intermediaries that will take care of all back office operations such that they process orders, direct orders to suppliers, keep updating customers on their order progress and handling product returns and cancellations. We included some of them:

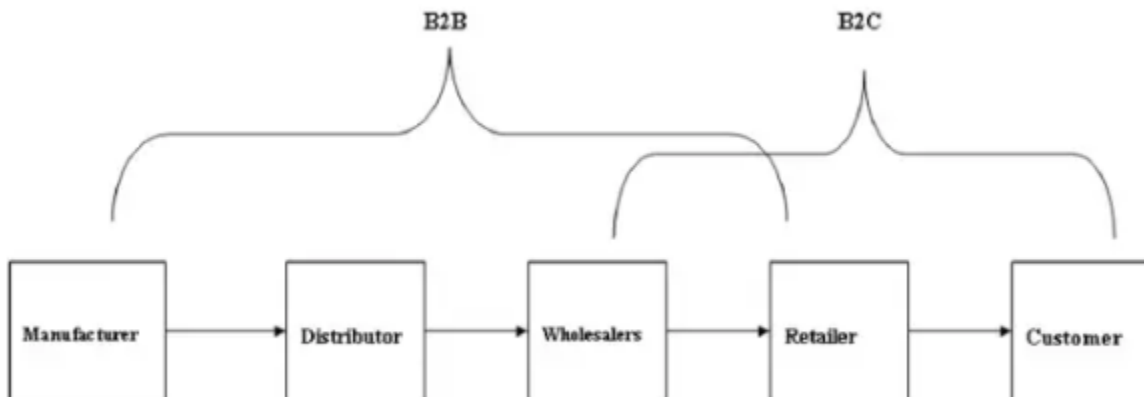
#### \*Firefly

(customer profiles) as Seller agents They will make markets more accessible to providers

#### \*Cyber Cash & VeriSign

They are payment enablers which handle purchase transactions and their related funds transfers, as well as risk management.

Our demand chain is as follows according to two approaches



### **3.2 Time slots for delivery**

We have different time slots depending upon the demand of the customers. They are categorized as:

#### **2DAY**

This will mainly target the upper segments that are used to keep product stock. They will be benefited maximum discounts as the transportation costs are least here because time to deliver products is too large. In this much time several orders can be seen in the places around the ordered places.

#### **1DAY**

Quite a good amount of discount would be given to these customers as they are just directly reducing good amount of transportation cost i.e. from warehouse to warehouse or from warehouse to consumers. These customers are also the family based customers but their demand is slightly flexible than the previous time slot. This will target customers who are middle-sized and above.

#### **6HOUR**

Customers will get a certain minimal amount of discount in this time slot. This will target the family based customers who plan to make something few hours later and need the products in a few hours of time. They will be generally middle sized customers.

#### **2HOUR**

This is the best time slot provided by us and it will deliver the products within 2 hour after the order is placed. In this category we will not provide any discounts as the service level is highest in this category. This will target mostly the working people who don't have time and they just order when they want any product.

### **3.3 Transportation cost**

This includes the cost of moving the items from the warehouse to warehouse and warehouse to consumers. The overall transportation cost is thirty one percent of the total capital estimation.

### **3.4.1 Warehouse to customer**

This includes the cost of shipping the products from the warehouse to the customers. As shown in the graph we have warehouses in the areas where the demand is high and if some item will not be available in the nearby warehouse then we will ship that item from the next nearby warehouse. If the time slot is in 1 day or 2 day then we will ship the items directly from the distributors using the cross docking strategy.

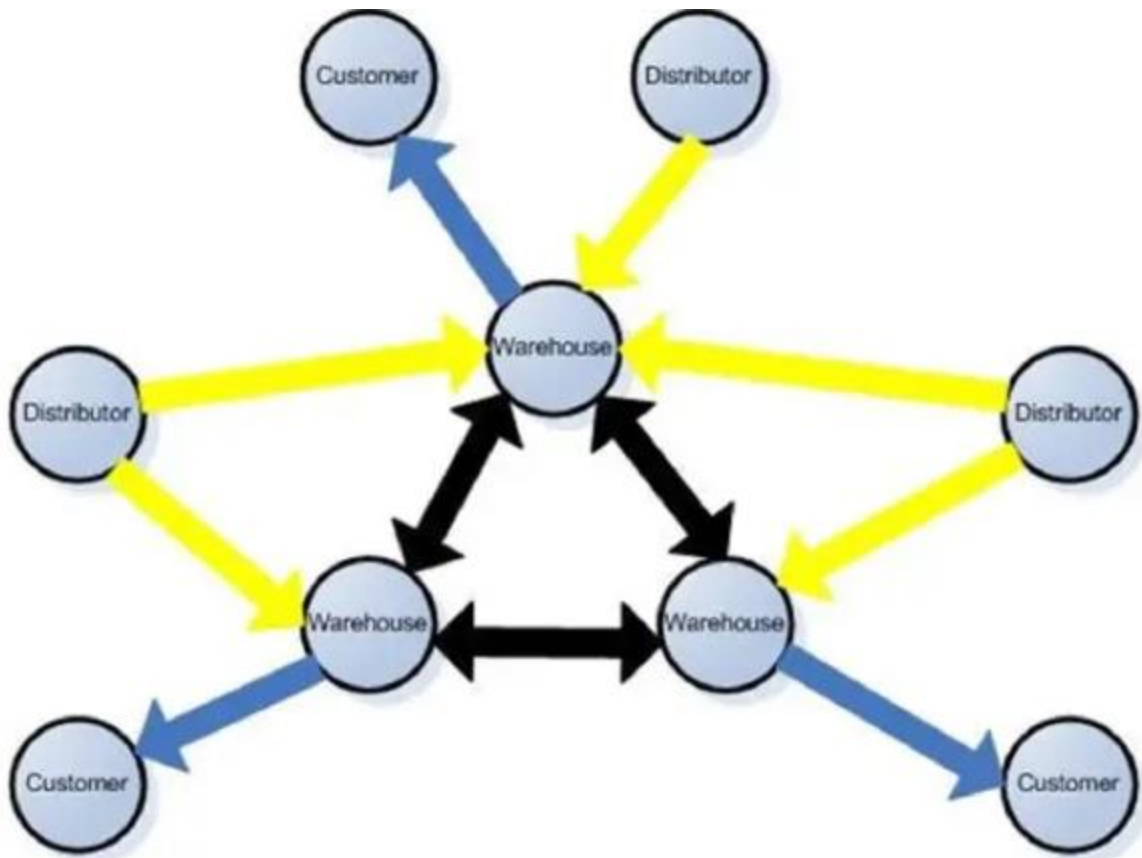
### **3.4.2 Warehouse to warehouse**

It includes cost of moving the items from one warehouse to other. This will mainly occur when the cost of moving goods from distributor to warehouse is high than the cost of moving products among the warehouses. Example, when one consumer demand for any variety of products and it's not available in the nearby warehouse, then we order the product from the nearby warehouse to avoid the high cost of ordering product from the distributor.

## **3.5 Logistics network**

Our logistics network helped to integrate our company's activities by:

1. Mirroring the marketing "mission" of the company
2. Improving the efficiency of material and information flows
3. Bringing sub-systems together.



# **Chapter Four**

# **Marketing Strategy**

## **Marketing Strategy**

**Widgetbd.com** is first of its kind in Bangladesh. It targets a niche category of customers with specific needs. The needs of the market which was unattended by traditional practices are needed to be catered. First there must be an awareness spread across the population for converting the needs to demands. The marketing strategy is made to sustain the business. **Widgetbd.com** is a disruptive technology destined to topple the traditional practices. The marketing strategy will be aligned with the vision and mission to reach our objectives.

### **4.1 Situational Analysis**

The traditional practice of buying grocery is characterized by:

1. Manual Process
2. Time Consuming
3. Does not give best value for money
4. Time constrained
5. Inconvenient
6. No Quality Assurance

**Widgetbd.com** home delivery services can be as much as 43% cheaper than compared to current costs of customers visiting the store using their own car and spare time. Most of the e-groceries are making home deliveries using a third party service provider, but we are giving through our personal delivery van and executives.

#### **4.1.1 Unmet Customer Needs**

We have identified the following pain points in the industry that eGrocery.com can get away with.

##### **1. Value for Money**

**Widgetbd.com** promises a great value for money for all its offerings. It promises the cheapest deals in the market than any other methods as we provide discounts for all deals.

##### **2. Quality**

The traditional system does not assure quality. We plan to operate at 6 sigma and we would replace any defects and customer satisfaction is our top priority. Degradable quality leads to hassle, inconvenience. Customers do not need those so we aim to take care of these requirements.



### **3. Convenience**

In this fast paced life of metros customer does not have time to drive down to the shop and get the groceries. The drive takes petrol and time along with traffic frustrations. The customer needs convenience of door step delivery.

## **4.2 Our Offerings**

Our offerings are very simple. The offerings can be categorized into the following categories:

### **4.2.1 Offerings to Customers**

Our offerings to the customers are:

1. Convenience
2. Timely delivery
3. Cheapest Deals
4. Quality Assurance
5. Value for money

We can get the sweet spot of the market. Market opportunity analysis is complicated. There are many competitors and even some technology which are not right technology currently running in the market. We have clearly differentiates our business in the eyes of our current and potential customers or clients. We focused our team on delivering the promise of the previously unmet promises by our competitors, helping to improve our internal performance.

### **4.2.2 Offerings to Suppliers**

Our offerings to the suppliers are very lucrative at a minimal cost.

1. Greater Reach
2. Greater sales volume
3. Easy access

**Competitors and their position:**

Sl.	Competitors	Position
1	Daraz	1
2	Ajkerdeal	2
3	Pickaboo	3
4	Bagdoom	4
5	Jadroo	5
6	Banglashoppers	6
7	Rokomari	7

**International Competitors:**

Sl.	Competitors	Position
1	Amazon	1
2	Taobao	2
3	Walmart	3
4	Alibaba	4

**SWOT Analysis or Comparison of product/service with competitors:**

**Here is the analysis of some top local competitors.**

Sl.	competitors	Strength	Weakness	Opportunity
1	Daraz	#Trending #Ecofriendly #Customer Demand #Economic growth #Uniqueness #Varity	#Lake Productivity #Lackof awareness #Lack of funding	#High scope of innovation #Large Community customer

2	Ajkerdeal	# Capital #Customer Demand #Well established	#Lackof awareness #Less know to customer	#Other Competitors #uniqueness of others
3	Pickaboo	#Trending #Ecofriendly #Customer Demand #Economic growth #Uniqueness #Varity	#Less know to customer #Lack of awareness #Lack of funding	#High scope of innovation #Large Community customer

Local competitors SWOT are almost same.

### Hare some SWOT analysis of international competitors

Sl.	competitors	Strength	Weakness	Opportunity
1	Amazon	#Trending #Ecofriendly #Customer Demand #Economic growth #Uniqueness #Varity	#Lack of awareness #Lack of funding #Lake Productivity	#High scope of innovation #Large Community customer
2		# Capital #Customer	#Less know to customer	#Other Competitors #uniqueness of others

	Alibaba	Demand #Well established	#Lack of awareness	
3	Walmart	#Trending #Ecofriendly #Customer Demand #Economic growth #Uniqueness #Varity	#Less know to customer #Lack of awareness #Lack of funding	#High scope of innovation #Large Community customer

### Target Customer:

People who need the daily goods for their family.
People who need fast delivery & those who are busy with their daily routine.
Those who are unable to shopping by going out.
Those who wants shopping peacefully with unlimited time.

### Service & price:

Sl.	Service Category	Price
1	Quality products	Will depend on Time, Place & Demand
2	Daily Goods	Will depend on Time, Place & Demand
3	Electronics	Will depend on Time, Place & Demand
4	Accessories	Will depend on Time, Place & Demand

**Promotional strategy:**

<b>Type of Advertising and promotion</b>	<b>Place</b>	<b>Details</b>	<b>Cost</b>
<b>Digital Marketing</b>	Facebook & Email LinkedIn & Tweeter YouTube & Blog	As well as we are also providing online services so that we have face book page, and another social media account. We are notifying our customer via SMS or mail and comment.	7,000BDT
<b>Website</b>	Google	In some top websites in bd	1,000BDT
<b>News paper</b>	Prothom Alo Kalerkontho Jugantor Somokal	We are thinking that we make our advertisement on newspaper.	20,000BDT
<b>Banner</b>	Dhanmondi Banani Mughbazar Gulshan Muhammadpu	Parlor, Showroom and other company outlet we are giving Banner	4,000BDT
<b>Poster</b>	Parlor Showroom	Parlor, Showroom and other company outlet we are giving poster	5,500BDT
<b>X-Stand</b>	Several Universities Shopping malls	It will increase our publicity	3,500BDT

## **Including**

### 1. Rich Media

Rich Media/Multimedia advertisements featured in various sites.

All these leads to effective buyer marketing leading to continued growth.

### 2. Paid Search

By paying few sites to feature eBay as their preferred sponsored searches.

### 3. Natural Search

This is achieved by registering ourselves in various search engines across like Google, MSN Search, Mooter etc.

They also optimize their page for improved page ranking.

## **Price Strategy:**

Price Strategy basically will be depending on Time, Place & Demand.

# Chapter Five

# Technology

## **Technology behind Widgetbd.com**

In an online business technology is definitely the most important thing. The whole system is dependent on the technology that we will be using, therefore we should ensure that we take proper decisions on the architecture on which our system will be developed, the hardware, the software that we will be using and proper security measures to ensure that our clients can have secure transactions.

### **5.1 Features in Widgetbd.com system**

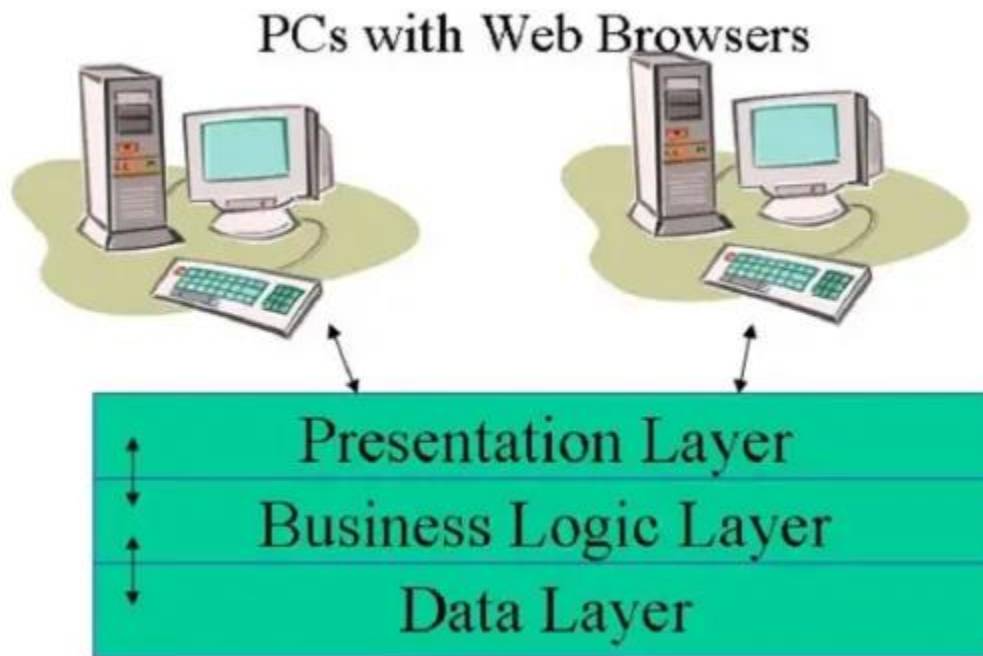
The following are the technology features of **Widgetbd.com**.

1. user friendly web portal
2. Secured money transaction
3. Fast
4. Robust
5. Fault Tolerant
6. Scalable
7. Supports concurrency of 500 users

### **5.2 Architecture**

The architecture that we will be using is 3-tier, J2EE architecture. The picture below describes the working of a general N-tier architecture, and here we have a presentation layer, a business logic layer and a data layer. The presentation layer is responsible for all communications with the user's computer. The business-logic layer is responsible for implementing the basic rules of the system according to the operating rules of the business and the data layer provides fast, reliable access to data needed to run a system.





### **5.2.1 Application Server**

The application server will be the BE A web logic server; it offers an application server built for mission critical applications and service-oriented architecture (SOA). The proven Enterprise Grade Kernel keeps the applications up and running even when deploying a new version, changing the server configuration or failing over within or across datacenters.

### **5.2.2 Database**

The database used will be the oracle database. The client tier is responsible for the presentation at the user end, the web tier is responsible for the business logic and the EIS tier also can be referred as a data layer is responsible for maintaining information about the relationships between data and provide fast, reliable access to data needed to run a system.

### **5.2.3 Web Server**

APACHE

### **5.2.4 Web Browsers**

Browsers that will be Compatible are Mozilla, Firefox, IE5+, Netscape

## **5.3 Operating System**

The OS that will be used is UNIX (HPUX) the reason behind using this OS is that UNIX and BEA web logic go very well together.

## **5.4 Hardware Specifications**

We will have four different servers working in four entirely different kind's environment. We will have one HP UX server for production, this will handle only the production things and will have data related only to production. One HP UX server for development which will handle data regarding development then we'll have one server for testing and a server for disaster recovery, this server will be the mirror image of all the servers we are having i.e. this server will have all the data of production, development and testing. The specification for each is given below:

### **5.4.1 Disaster Recovery**

HP UX Server (2 CPU, 2 GB RAM)

### **5.4.2 Development**

HP UX Server (2 CPU, 2 GB RAM)

### **5.4.3 Testing**

HP UX Server (4 CPU, 4 GB RAM)

### **5.4.4 Production**

HP UX Server (4 CPU, 4 GB RAM)

## **5.5 Security**

In an online business everything is dependent on technology proper measures should be taken to protect it from attackers or hackers. Several technologies can be employed to help reduce the risk to companies and their customers when completing e-commerce transactions.

### **5.5.1 Login ID & Passwords:**

To identify the person who is accessing the website.

### **5.5.2 VeriSign Certification:**

Our system will be VeriSign certified.

### **5.5.3 Denial of Service Attack:**

We need to prevent our system from denial of service attack which is an attack on the system or network that causes a loss of services to users, typically the loss of network connectivity and services by consuming the bandwidth.

### **5.5.4 Public key infrastructure**

This will ensure that the data is accessed by the authorized and the intended users only.

### **5.5.5 SSL, S-HTTP:**

Secure Socket Layer is a protocol used for transmitting private documents via the internet. SSL uses a cryptographic system that uses two keys to encrypt data. S-HTTP protocol also helps in transmitting data securely on the network. SSL creates a secure connection between a client and a server over which any amount of data can be sent securely, S-HTTP is designed to transmit individual messages securely.

### **5.5.6 Firewall**

A firewall helps us to prevent unauthorized access of the site. Firewall is considered a first line of defense in protecting private information. Intercepts all messages entering and leaving the network.

## **5.6 Other systems**

We will be having a BI system and CRM system which will be developed by the ORACLE and we will be also having a SCM system which will be developed by us. We will have automated reports generation which will help us to take up quick decisions and effective decisions.

# **Chapter Six**

# **Financial Plan**

# Financials

Widgetbd.com is not just a web start up. We have a brick and mortar setup also. We have kept the setup to be minimal so that we can realistically build on that later. The setup is to be spread across five metropolitans initially and then incrementing around strategic locations.

## 6.2 Capital Estimation

Our initial setup would be based on renting official spaces rather than buying it or building our own setup. This adds to our flexibility. We plan to have the following:

### Five Regional Offices

Spread across 5 areas namely, Mohammadpur, Mug bazar, Dhanmondi, Banani, Gulshan. These serve as Business Development Centre and Regional Offices.

### Warehouses

A total of 5 warehouses spread across the areas.

### Financial Plan

#### Fixed Assets

Item	Proposed (TK)
Machinery & Equipment	30,000BDT
Furniture & Fixture	20,000
<b>Total</b>	<b>50,000</b>

#### Current Asset

Item	Proposed (TK)
Raw materials expenditure	50,000BDT
Marketing expenditure	20,000BDT
Administrative expenditure	30,000BDT
<b>Total</b>	<b>1,00,000</b>

## Total

SL	DESCRIPTION	INVESTMENT	TIME(Month)	TOTAL
1	Web Design	10,000		10,000BDT
2	Domain	7,000		7,000BDT
3	Hosting	5,000		5,000BDT
4	Employee	80,000	6	480,000BDT
5	Apps	40,000		40,000BDT
6	Office	20,000*2	6	240,000BDT
7	Transportation	20,000	6	120,000BDT
8	Decoration	30,000		30,000BDT
9	Telephone	5,000	6	30,000BDT
10	Internet	1000	6	6,000BDT
11	Fixed Asset	50,000		50,000BDT
12	Current Asset	1,00000		1,00000BDT
13	Maintenance	5,000	6	30,000BDT
14	Others	52,000		52,000BDT
	<b>Total</b>			<b>12,00000BDT</b>

➤ Sources of capital:

- Owners' equity
- Bank loan
- Venture capital firm
- Dhaka Credit

# **Chapter Seven**

## **Others courses of action**

## **Others courses of action**

- **Political issues:**

Political problems make our company issues and make the time out.

- **Technical issues:**

Technical issues like gadget problem, computer problem etc. can delay our service.

- **Networking issues:**

Internet problem, communication problem makes the main problem of networking.

- **Workers problem:**

If workers are insufficient then we have the big problem to face our company. But including more workers for freelancing we can sort out the problem.