



ALKEBULAN'S MONEY LTD

BUSINESS PLAN

CONFIDENTIALITY AGREEMENT

The undersigned reader of Alkebulan's Money Ltd Business Plan hereby acknowledges that the information provided is completely confidential and therefore the reader agrees not to disclose anything found in the business plan without the express written consent of Asoka Janaka CEO, Valentine Shambira CTO, Khurram Yaseen Project Manager, Ibrahim Salifou Business Startup Manager CEO, Valentine Shambira CTO, Khurram Yaseen Project Manager, Ibrahim Salifou Business Startup Manager.

It is also acknowledged by the reader that the information to be furnished in this business plan is in all aspects confidential in nature, other than information that is in the public domain through other means and that any disclosure or use of the same by the reader may cause serious harm and or damage to Alkebulan's Money Ltd upon request, this business plan document will be immediately returned to Alkebulan's Money Ltd.

This is a business plan. It does not imply an offer of any securities.

This contract shall be governed by the laws of the state and any applicable federal law.

Signature

Printed Name

DISCLAIMER

Some of the statements contained in this Business Plan, includes information incorporated by reference, and discuss future expectations gathered by the management, which is believed to be ultimately significant. Those statements are subjected to both known and unknown risks, uncertainties, and other unforeseen factors, which could be beyond the management control.

Important factors that may cause the actual results to differ from those expressed within may include, but are not limited to:

- ❖ The success or failure of the company's effort to successfully market its services as scheduled.*
- ❖ The company's ability to maintain substantial level of returned customer and a growing referral base.*
- ❖ The effect of changing legislation and government regulation.*

However, the assumptions disclosed herein are those that management believes are significant to the growth of the company.

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1.1 EXECUTIVE SUMMARY

Alkebulan's Money Ltd is a single digital currency for Africa. Digital currency is money that is exclusively available in digital or electronic form, rather than in physical form.

It's also known as cybercash, digital money, electronic money, or electronic currency. It is a coin on the blockchain which is very cheap, it is a fast coin that its transactions takes less than 5 seconds to transact and costs less than US\$ 0.001 per transaction. Alkebulan's Money Ltd uses Lobstr wallet to hold, send, receive & trade the coin. Lobstr wallet is a decentralized wallet, meaning the user holds his own coins in his wallet, receive a handful of features from checking the balance on the go to fast and easy money transactions. You can send and receive coin as well as keep up with ongoing statistics and actual rates.

At Alkebulan's Money Ltd, the following steps are what we take to support our services:

- *To effectively explain all aspects of the project*
- *Encourage the customer to ask questions when discussing project details for a full understanding*
- *Provide full disclosure of any events that may happen or affect the deadline*
- *Develop close relationships with subcontractors and manufacturers who can support us in areas such as graphic design and materials are always transparent and maintained consistently*
- *All staff members are to be highly knowledgeable about blockchain.*
- *Ensure the security and safety of customers*

In order to ensure that our brand acquires and keeps customers in the critical market segments quickly and effectively, Alkebulan's Money Ltd plans to utilize strong strategic marketing plan, and a variety of brand-building tactics to ensure its brand exposure. We have backed everything with intensive research, and an almost obsessive drive to improve and innovate our services.

Alkebulan's Money Ltd believes in building lifelong relationships, strategizing solutions for growth. With long-lasting, distinctive, and substantial solutions, we sustain to improve network and communication performance. We believe in performing the best and deliver maximum advantage to our customers, building a brighter future – together.

A key factor of business we shall not handle with levity is client satisfaction. We will ensure the highest quality of services at all time to meet or surpass our client's expectation. We will ensure that every client's needs and requests are duly and properly understood to enable us to understand the best angle to come in and offer our services.

1.2 CONSUMER'S EXPECTATION

Our customers should expect the following high standards when they get any service from Alkebulan's Money Ltd:

- *Friendly and polite customer care services*
- *Interactive User Interface*
- *Satisfactory and outstanding services*
- *The most practical route taken.*

1.3 MANAGEMENT TEAM

The chief executive officer (CEO) of Alkebulan's Money Ltd is Asoka Janaka CEO, Valentine Shambira CTO, Khurram Yaseen Project Manager, and Ibrahim Salifou Business Startup Manager are passionate and open-minded individuals, who are prepared to harness all her strength, availability, and professionalism to catapult the business to a greater height.

Alkebulan's Money Ltd have an insatiable desire to create value by building upon each other's capabilities through collaboration, and by motivating to take action while providing support and guidance through the process to achieve great.

1.4 BUSINESS MODEL

The business model is developed from the understanding that there is a growing need for exclusively need of money in digital currency in Africa, and the world at large through well-structured and easily practicable measures; and there exists a substantial opportunity to cater for these needs, adopting innovative concept, and generating huge revenue.

The business concept is to take advantage of Alkebulan's Money Ltd's hospitality to flip the tables in its favor and generate considerable revenue.

1.5 RISK MANAGEMENT

Alkebulan's Money Ltd is not exempted from the risks every Blockchain industry is exposed to. With the emergence of our business, the possible risks are wide acceptability as a viable substitute for others, capital injection to launch and stabilize business growth and the need for a positively strong marketing program. Different strategies will be put in place to ascertain that the risks to our business are controlled or minimized. These strategies include;

- *Investing sufficient funds into the business to meet all required business operation requirements.*
- *Adopting effective strategies to promote our brand and general services*
- *Minimizing overhead costs, which increases the bottom-line profit*
- *Building strategic and symbiotic partnerships with necessary companies.*
- *Building a sufficient client base*
- *Providing a constant and effective communication link*

1.6 GOALS AND OBJECTIVE

OUR GOALS

The goal of every business is to be successful. By success, it means a large client base, constantly increasing patronage, and hence, rapid business growth.

- *Alkebulan's Money Ltd paramount goal is to provide effective, efficient and customer-focused solutions.*
- *To make available a seamless service to our target audience without any form of mishaps.*
- *Establish a company website that contains contents about our products and services*
- *As the business grows, advertise in publications that will reach our target audience and more*
- *Our goal is also to run a business that will not only succeed in revenue and size but will also have a landmark impact locally and nationally.*

OUR OBJECTIVES

The following are the aims and objectives of the company:

- *To promote and enhance our business in every ramification through premium quality and well-structured service measures.*
- *Free and Fast transaction to anywhere in the world in seconds.*
- *No currency conversion between countries in Africa or the world*
- *Maintain a steady growth in sales volume that will sustain the business long-term.*
- *To build a good reputation and connections in the industry.*
- *To achieve a consistently increasing marginal profit*
- *Exceed client expectations with superior pricing*
- *To always increase our profit margin through an increase in sales, the frequency of sales.*

1.7 SUCCESS FACTORS

A critical success factor that is pertinent to the growth of our company is the number of clients we are able to attract with our standard service. Our effort as a company will continually focus on increasing and improving our client base.



This would easily be achieved through ascertaining the following:

- ❖ ***Fluid Transition:*** *We will ensure that we flow with the trends and stay relevant and promote our business practices by integrating more innovative and creative service methods.*
- ❖ ***Budget Adherence:*** *The most critical success factor faced by the company is proper management of its budget and successful completion of the company's initial funding*
- ❖ ***Improvements:*** *In an effort to earn and maintain an impeccable image, we will always look for innovative and creative methods towards improving our services. We will not slow down a bit in our pursuit to always satisfy our customers with new, modern and innovative methods and approaches towards delivering quality services.*
- ❖ ***Knowledge about the Industry:*** *We aim to continue to update our knowledge with latest and most profitable industry techniques and ideas that comply with local and international industry standards by keenly following the trends, and learning from established players as well as bringing about new ideologies.*
- ❖ ***Communication:*** *We will adopt a flawless communication channel to all clients, which will enable excellent business transactions as well as a platform to make enquires and provide solutions to them instantly.*
- ❖ ***Social Media Footprint:*** *It will be necessary for the company to create and maintain a strong social media plan with experienced professionals to execute the plan.*
- ❖ *Continually learn from client's feedback*

1.8 CORE VALUES

At Alkebulan's Money Ltd, we will uphold premium and distinct values such as:

- *Effective Services*
- *Efficient Solutions*
- *Integrity*
- *Customer-focused analysis*
- *Quality*
- *Affordability*
- *Excellent client relationship*



1.9 GUIDING PRINCIPLES

The following are the principles that guide Alkebulan's Money Ltd; not only collectively as a company but also as an individual associated with Alkebulan's Money Ltd

- *We will be true to our aspirations and ourselves.*
- *We will plan for success and execute the plan.*
- *We will build enduring and meaningful relationships.*
- *We will communicate with clarity and professionalism.*
- *We will cultivate a winning culture.*

2.0 COMPANY OVERVIEW

2.1 COMPANY SUMMARY

Alkebulan's Money Ltd is a well-structured company that is owned and coordinated by Asoka Janaka CEO, Valentine Shambira CTO, Khurram Yaseen Project Manager, Ibrahim Salifou Business Startup Manager . Asoka is a passionate and committed person, envisioned to make the digital currency transaction free and fast in Africa, and the world at large, and also aim to become the top brand in the blockchain industry.

Alkebulan's Money Ltd is committed to building its business on professionalism, courtesy, reliability, and demonstrates its dedication while building relationships with customers to ensure constant revenue from its services. With the intent to build both nationally and globally recognized cryptocurrency organization.

Alkebulan's Money Ltd will at all times demonstrate her commitment to sustainability, both individually and as a company, by actively participating in our communities and integrating sustainable business practices wherever possible. We are committed to growing our business through embracing technology, developing strong partnerships and by emphasizing on providing high levels of customer satisfaction and ensure that we provide the right resources at the right time to maximize our clients' desires.

We will ensure that we hold ourselves accountable to the highest standards by meeting our customers' needs precisely and completely whenever they request our services. We will cultivate a working environment that provides a human, sustainable approach to earning a living, and living in our world, for our partners, employees and for our customers.

2.2 CUSTOMER MANAGEMENT

Initial customer relations will take form by providing high quality and standard services, offering attractive pricing, working under agreed schedules, and practicing good customer service and conflict resolution strategies. The prices vary according to the specifications established by customer.



2.3 MISSION STATEMENT

At Alkebulan's Money Ltd, our mission consists creating a single decentralized digital coin for Africa, increasing intra African trade. There must be free and fast transaction of coin to anywhere in the World.

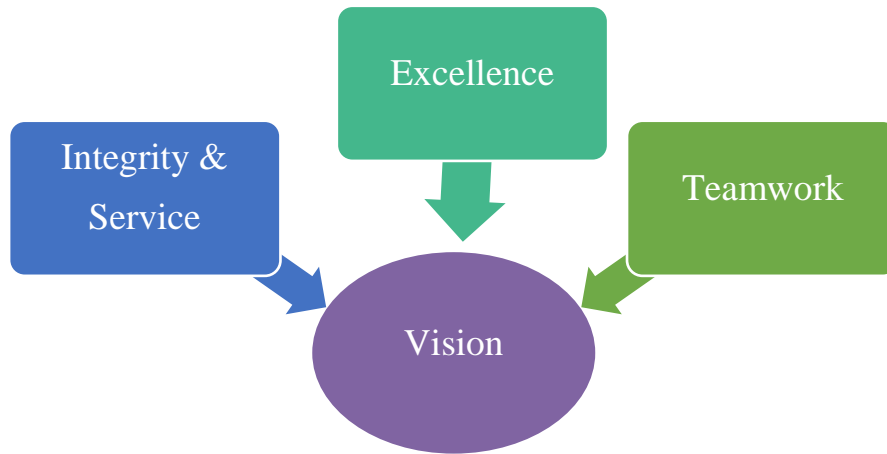
We also believe the services should be tailored to meet the needs and wishes of the clients we serve. Therefore, Alkebulan's Money Ltd wants to provide the highest level of our services while individualizing every customer and maintaining integrity, fairness, and honesty with them.

We see ourselves as a trusted industry, which is why we strive to provide our customers with quality and top-notch services that meet their specific and desired satisfaction.

2.4 VISION STATEMENT

Our vision is aimed at providing the best products because our customers must see the service as flexible, secure, expert advice, and reliable deadlines. With this, we strive to give more people access to quality services that promote their self-respect and dignity. We want A free and prosperous Africa, and to capture a large percentage of country landscape in just a few

years of business operation. We also aim to attain the climax spot in the market as soon as possible as well. Our vision reflects our values: integrity, service, excellence and teamwork



2.5 COMPANY DESCRIPTION

Company Name	<i>Alkebulan's Money Ltd</i>
Location	<i>City Tower, 14th Floor, KN2 St, Kigali City, Rwanda.</i>
Legal Status	
Owner	<i>Asoka Janaka CEO, Valentine Shambira CTO, Khurram Yaseen Project Manager, and Ibrahim Salifou Business Startup Manager</i>
Website	<u>https://alkebulans.money/index.php</u>
Email	<u>contact@alkebulans.money</u>
Phone	+447383 691639

3.0 MARKET RESEARCH ANALYSIS

3.1 BLOCKCHAIN MARKET SIZE

The global blockchain technology market size was valued at USD 3.67 billion in 2020. It is expected to expand at a compound annual growth rate (CAGR) of 82.4% from 2021 to 2028. Blockchain has emerged as a highly promising technology in the IT domain. It is an open, immutable, distributed public ledger that can be accessed by several parties involved in the transaction and acts as a universal depository of all transactions between the involved parties. The increasing acceptance of cryptocurrency worldwide is one of the major factors driving market growth. Commercial and central banks across the world are now using blockchain technology for payment processing and issuing of their digital currencies. The technology enables cross-border payments that are less expensive and faster as compared to traditional systems.

The remittance cost within the blockchain is 2% to 3% of the total amount as compared to other third parties as blockchain does not require third-party authentication. Various financial service and solution providers are entering into partnerships with blockchain solution providers to enhance their cross-border payment processes. For instance, in September 2019, Mastercard announced its partnership with R3, an enterprise blockchain software provider, to develop a blockchain-enabled cross-border payment solution.

The traditional stock exchange involves a lot of bureaucracy and stages and thereby, requires three days for processing. However, blockchain technology's decentralization nature in banking removes unnecessary intermediates and enables trade to be run on computers globally. At the same time, blockchain helps improve performance by reducing the redundancy of information in trading transactions. Various financial service providers use blockchain technology for enhancing their stock exchange processes. For instance, in January 2021, SBI Holdings, based in Japan, partnered with Sumitomo Mitsui Financial Group to launch a digital stock exchange in the country by 2022.

The increasing global demand for digital payment systems is driving the market growth in the current days. Digital payment relies on multiple parties to process transactions, including merchant banks, retail banks, card issuers, and payments software companies, which creates the demand for blockchain technology to secure the transactions. Simultaneously, the reliability of users on trusted institutions to complete their day-to-day electronic transactions is also creating the demand for blockchain technology.

The blockchain technology market has witnessed growth during the COVID-19 pandemic. Blockchain technology plays a vital role in developing a platform for

managing the COVID-19 pandemic. Various hospitals are using blockchain technology for tracking the COVID-19 vaccine. Two Hospitals, in Warwick (London) and Stratford-upon-Avon, are using blockchain technology to monitor the storage of the temperature-sensitive COVID-19 vaccine. However, the absence of dedicated regulations to regulate the use of blockchain for fin-tech applications is restraining the market growth.

TYPE INSIGHTS

The public cloud segment dominated the market in 2020 and accounted for more than 60.0% share of the global revenue. A public cloud blockchain is a multi-tenant environment where the computing space is shared with several other clients. Various government bodies across the world are integrating conventional systems with cloud technologies in the current days. The demand for public cloud is high as it provides cost competitiveness to enterprises.

The private cloud segment is anticipated to register the highest CAGR over the forecast period. Private cloud services include the provision of dedicated infrastructure and resources exclusively for organizations. A private cloud enables companies to reverse the transactions at cost-effective transaction rates. This is driving the growth of the segment. Furthermore, the rise in the adoption of private cloud by large enterprises and small and medium enterprises is one of the major factors driving the segment growth.

COMPONENT INSIGHTS

The infrastructure and protocols segment dominated the market in 2020 and accounted for more than 62.0% share of the global revenue. The increasing demand for blockchain standards and protocols such as Ethereum, Openchain, and Hyperledger is driving the segment growth. Protocols enable blockchain developers to develop distributed and customized networks for their customers. Thus, the benefits offered by the infrastructure and protocols are contributing to the segment growth.

The middleware segment is expected to register the highest CAGR over the forecast period. A middleware tool is mainly used in the healthcare sector to automate the authentication of clinical data. Growing investments in the healthcare sector are expected to drive the segment growth. Middleware tools track the laboratory performance metrics, which is also one of the factors driving the growth of the segment.

APPLICATION INSIGHTS

The payments segment dominated the market in 2020 and accounted for more than 44.0% share of the global revenue. Blockchain technology improves payment system efficiency, minimizes operating costs, and offers transparency. These benefits provided by blockchain technology are increasing its use in payment solutions, thus, driving the segment growth. At the same time, blockchain reduces the need for middlemen in payment processing, which is also a major factor driving the segment growth.

The smart contracts segment is anticipated to register the highest CAGR over the forecast period. The terms and conditions of smart contracts deployed over a blockchain network cannot be altered. Blockchain technology makes it difficult for third parties to tamper or hack the data in contracts. Thus, companies across different industry verticals are adopting blockchain-based smart contracts to reduce the costs of execution, verification, fraud prevention, and arbitration.

ENTERPRISE SIZE INSIGHTS

The large enterprises segment dominated the market in 2020 and accounted for more than 68.0% share of the global revenue. Large enterprises operating in sectors such as insurance, financial services, healthcare, and supply chain are using blockchain technology to improve their efficiency in operations. Various large enterprises such as BBVA, Intesa Sanpaolo, Barclays, and HSBC are using blockchain technology to streamline their KYC and fund processes. Large enterprises have access to adequate capital and different assets to adopt new technologies introduced in the market.

The small & medium enterprise segment is anticipated to register the highest CAGR over the forecast period. Small and medium enterprises face difficulties in scaling their tasks such as financing, processing payments, and selecting ancillary services essential for global expansion. Blockchain technology helps them reduce issues in the areas of subsidizing and exchanging accounts. At the same time, secure and safe information exchanges and smart contracts offered by blockchain technologies help small and medium enterprises streamline supply chains, thus, driving the segment growth.

END-USE INSIGHTS

The financial services segment dominated the market in 2020 and accounted for more than 38.0% share of the global revenue. Financial services use blockchain technology for managing financial transactions taking place in businesses. Blockchain technology provides secured and efficient transactions and this is driving the demand for the technology in financial services. The technology is expected to be widely adopted in this vertical owing to factors such as rising cryptocurrencies, high compatibility with the industry ecosystem, rapid transactions, Initial Coin Offerings (ICOs), and reduced total cost of ownership.

The healthcare segment is anticipated to register the highest CAGR over the forecast period. The increasing number of regulations for protecting consumer data is increasing the adoption of blockchain technology in the healthcare sector. Governments across the globe are implementing strict regulations to protect consumer information owing to the growing incidents of data theft and breach. For instance, the European Union data protection law, “General Data Protection Regulation (GDPR)”, became effective in May 2018. GDPR aims to safeguard EU citizens from privacy and data breaches. Such regulations are impelling companies across the globe to make investments for enhancing data security.

REGIONAL INSIGHTS

North America dominated the market in 2020 and accounted for over 38.0% share of the global revenue. The increasing adoption of blockchain technology by organizations in the region is driving regional market growth. Industries such as government, retail, and BFSI are implementing payment and wallet solutions, smart contracts, and digital identity detection solutions, which is creating the need for blockchain technologies. Furthermore, the presence of a large number of players in the region is also accentuating the regional market growth.

Asia Pacific is expected to witness significant growth over the forecast period. The governments of countries such as China, Japan, and India are promoting the use of blockchain technology in recent days. The governments of these countries are promoting the use of blockchain owing to its benefits such as high transparency, increased efficiency, among others provided to multiple industries. For instance, in 2019, the South Korean government announced an investment of USD 880 million in blockchain development projects.

KEY COMPANIES & MARKET SHARE INSIGHTS

The competitive landscape of the market is highly fragmented. The market players are focused on partnerships, product innovation, research and development, and geographical expansion to strengthen their market positions. For instance, in March 2019, Circle Internet Financial Limited completed the acquisition of SeedInvest, is an equity crowdfunding platform. The acquisition was aimed at delivering a token marketplace that would allow individuals and businesses to raise capital and interact with investors through the open crypto infrastructure.

The market players are also focused on enhancing their product offerings to better cater to the changing needs of users and stay competitive. For instance, in July 2016, IBM Corporation announced the launch of a cloud solution for blockchain networks. This cloud solution ensured the security of asset transactions against theft, counterfeiting, and other threats. Some of the prominent players operating in the blockchain technology market are:

- *IBM Corporation*
- *Microsoft Corporation*
- *Linux Foundation*
- *BTL Group Ltd.*
- *Chain, Inc.*
- *Circle Internet Financial Limited*
- *Deloitte Touche Tohmatsu Limited*
- *Digital Asset Holdings, LLC*
- *Global Arena Holding, Inc. (GAHI)*
- *Monax*
- *Ripple*

SEGMENTS COVERED IN THE REPORT

The report forecasts revenue growth at global, regional, and country levels and provides an analysis of the latest industry trends in each of the sub-segments from 2016 to 2028. For this study, Grand View Research has segmented the global blockchain technology market report based on type, component, application, enterprise size, end-use, and region:

TYPE OUTLOOK (REVENUE, USD MILLION, 2016 - 2028)

- *Public*
- *Private*

- *Hybrid*

COMPONENT OUTLOOK (REVENUE, USD MILLION, 2016 - 2028)

- *Application & Solution*
- *Infrastructure & Protocols*
- *Middleware*

APPLICATION OUTLOOK (REVENUE, USD MILLION, 2016 - 2028)

- *Digital Identity*
- *Exchanges*
- *Payments*
- *Smart Contracts*
- *Supply Chain Management*
- *Others*

ENTERPRISE SIZE OUTLOOK (REVENUE, USD MILLION, 2016 - 2028)

- *Large Enterprises*
- *Small & Medium Enterprises*

END-USE OUTLOOK (REVENUE, USD MILLION, 2016 - 2028)

- *Financial Services*
- *Government*
- *Healthcare*
- *Media & Entertainment*
- *Retail*
- *Transportation & Logistics*
- *Travel*
- *Others*

REGIONAL OUTLOOK (REVENUE, USD MILLION, 2016 - 2028)

NORTH AMERICA

- *U.S.*
- *Canada*
- *Mexico*

EUROPE

- *U.K.*
- *Germany*
- *France*

ASIA PACIFIC

- *China*
- *Japan*
- *Australia*
- *India*

SOUTH AMERICA

- *Brazil*

MIDDLE EAST & AFRICA

- *Saudi Arabia*
- *UAE*

BIBLIOGRAPHY

<https://www.grandviewresearch.com/industry-analysis/blockchain-technology-market>

3.2 IMPORTANCE OF THIS RESEARCH TO ALKEBULAN'S MONEY LTD

The scope of this research is to give Alkebulan's Money Ltd a general market view, trends, and statistics of the service the company is about to offer. Also, to see how it can turn the market table to its own favor, by using this analysis to gain edge over its competitors.

4.0 SERVICE BENEFITS

Some benefits of our service.

- *Quality Service*
- *Cooperative play and creative activities*
- *Price is affordable*

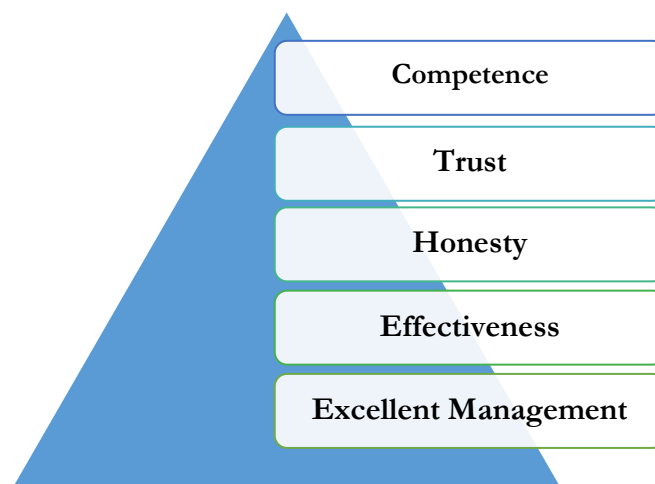
4.1 TARGET MARKETS

The level of need for our services in the community kept running as most people feel comfortable after they have used our services and they enjoy coming back with referrals. As we advance, our target audience are Rwanda, S.Africa, Ghana, and Nigeria.

4.2 COMPETITORS ANALYSIS

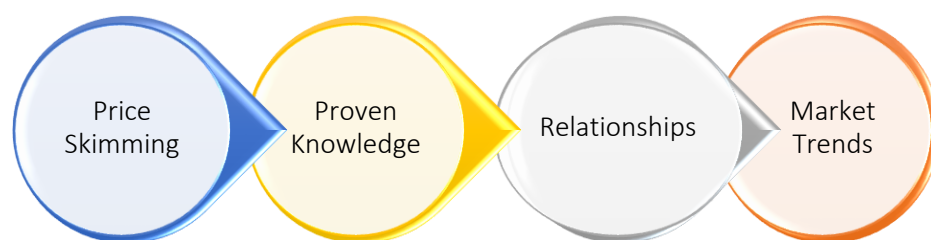
The possibility of the emergence of other companies is not without our notice also.

We have done our homework and we have been able to highlight some factors that will give us a competitive advantage in the marketplace; some of the factors are competence, trust, honesty, effectiveness and excellent relationship management.



We are committed to the client's satisfaction and fulfilling their demands. The following are what we believe in making us unique

- **PROFESSIONALISM:** *Every member associated with our company will appear as professional as possible, to help us achieve a significant edge in the business.*
 - **EXCEPTIONAL SERVICES:** *We will approach all our customers with all sense of touches of humor so that they feel the fun of patronizing us more.*
 - **RECOMMENDATION:** *We are confident of delivering exceptional customer services; thus, it will enhance the confidence of our customers to refer us to others. Risks are managed even before they are encountered.*
- Based on the competitive analysis, some of the key factors that will give us an edge over our competitors are;*



4.3 SWOT ANALYSIS

The SWOT analysis includes the Strengths and Weaknesses possessed by Alkebulan's Money Ltd and the Opportunities and Threats we face as challenges as we go into day-to-day activities and business operations.



Strength

- *Highly experienced, credible and determined owner.*
- *Competitive and affordable pricing system for easy and quick market penetration.*
- *Our unshakable plan to create a business model that attract prospective clients.*

Weakness

- *Building a cycle of clients may take time*
- *Growth may be slow due to the presence of giants in the market*
- *Lack of enough knowledge about blockchain in the developing Countries may be a hindrance for the growth of the business.*

Opportunities

- *Opportunity to operate our business that stands for uniqueness and exceptionality*
- *Increasing local and national population*
- *Opportunity to implement strategies and build company strength*
- *Opportunity to run a profitable and successful business*
- *Opportunity to compete and secure a strong position in the industry*
- *Opportunity to add long lasting value and impact on humanity and its environment*

Threats

- *The possibility of business imitation*
- *The necessity to secure substantial capital injections to foster growth*
- *One of the major threats that confront businesses all over the world is economic downturn; when the economy is bad it affects consumers spending which in turn affects businesses negatively.*
- *Corona Virus.*