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**ATENEO LEADERSHIP AND SOCIAL ENTREPRENEURSHIP**  
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**SOUTH KOREA BATCH 132 (2024-2025)**

# **KWA-IL SKILLS DEVELOPMENT AND SUPPORT ENTERPRISES**

"Reap the good fruits" Gal 6:9 NIV

**GROUP 5**

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## **TABLE OF CONTENT**

<b>Executive Summary</b>	3
Mission, Vision, Goal	4
Business Description	4
Company Overview	5
<b>Problem Statement</b>	6
Social Issues	6
<b>Solution</b>	6
<b>Theory of Change</b>	7
<b>Strategy and Business Model</b>	8
Kwail Enterprise and Operating System	8
a. Learning Team: Class type and Schedule	10
b. Support Team: Support Products	11
Why choose Kwail?	11
The Kwail Connect App	12
Revenue Streams	14
<b>Growth Strategy</b>	14
<b>Measuring Results</b>	15
<b>SWOT Analysis</b>	17
<b>Risk Management</b>	18
<b>Competitive Analysis</b>	19
Product Differentiation (Unique Selling Proposition)	19
<b>Management Team</b>	20
<b>Market Research</b>	21
<b>Financial Plan</b>	22
<b>Business Model Canvas</b>	26

## EXECUTIVE SUMMARY

**KWA-IL SKILLS DEVELOPMENT AND SUPPORT ENTERPRISE** is a **social enterprise** that addresses language barriers for individuals aiming to study, work, or integrate into South Korean society. The enterprise primarily provides accessible Korean language education and cultural orientation programs, focusing on thriving communities, such as rural learners and self-study EPS aspirants. Through its mission, Team Kwa-il Community empowers individuals to improve their employability, bridge cultural gaps, and create opportunities for personal and economic growth.

This business plan outlines the strategies to empower Team Kwa-il community and establish a mechanism of as a sustainable social enterprise, combining quality education with technological innovation and community outreach. It also highlights revenue generation through affordable tuition fees, grants, and partnerships, ensuring a balance between social impact and financial sustainability.

**Join us on our journey!...**

**Watch and explore our story in this video presentation:**



**Scan the QR Image or follow this link:**

<https://teamkwail.com/social-enterprise>

<https://vimeo.com/1042740103/521398f95a>

Short Link: <http://tiny.cc/alsefruit>

## MISSION

"To alleviate challenges of Korean Learners on their EPS Journey with full support through affordable training programs, enhanced learning experiences, and a reliable support network that bridges information gaps and addresses community needs."

## VISION

"To be an institution promoting Excellence in Korean Learning industry practices, recognizing and rewarding Training Centers and Communities that delivers support to EPS welfare."

## GOAL

Our Team aims to sustain a community that finds flexible ways of Learning through peer review engagements and activities. Learn Korean Language and explore the EPS world through first-hand experience of EPS Workers, EPS-TOPIK takers, passers and aspirants alike.

## BUSINESS DESCRIPTION

- **Industry:** Education and Social Enterprise
- **Core Service:** Korean language training, cultural integration workshops, and job-readiness programs. Supplementary financial aid is also offered as community support.
- **Target Market:** EPS aspirants, rural learners, OFWs, and Korean culture enthusiasts.
- **Business Type:** Social enterprise (focused on addressing social challenges and reinvesting profits for growth and outreach).
- **Delivery Model:** A hybrid approach combining face-to-face classes, e-learning platforms, and mobile learning hubs to cater to diverse learners.
- **Location:** Head Quarters: Mandaluyong City, Philippines / Busan, South Korea

## COMPANY OVERVIEW

Team **과일** - ( kwa-il ) Translated as Fruit;- a community primarily composed of EPS Aspirants, who aims to study 한국어 [han-gu-geo] Korean Language and to pass the EPS-TOPIK Exam. Driven by their passion to learn more, group studies and reviews are being conducted, sharing knowledge to others while learning more through the process makes each and every one better in speaking and reading the Korean Language every day!, Camaraderie and Compassion drives a support system that made most of the EPS-TOPIK takers in our circle to reap the "Good Fruits" of their diligence and labor. We strive to maintain such cycle, Hence, the name "과일", People from different age, gender, places, religion and race -can be all in one basket in spectrum - of harmony and good deeds.”

Our enterprise aims to be a sustaining mechanism for Team Kwail Community’s cause, providing a flexible platform through hybrid learning setup, while still opening the Free class option for self-studying individuals. We will open premium classes and tools for paying learners. The system will still encourage volunteerism through a system (kwail app) that incentivizes engagements and leadership (session lead). Also, while the enterprise focuses on EPS Aspirant’s learning path, The team will be also opening classes for TOPIK and KIIP taking students.

## PROBLEM STATEMENTS

With the popularity of the employment opportunities here in Korea, many Expensive and Inaccessible Korean Language Training Centers (KLC) are around, although most are Legit, most EPS aspirants are often exploited, as the KLCs would often assume sure employment once availed the Language Training, they are also charged by unnecessary processing fees often giving EPS aspirants **WRONG information about the EPS Process** to add pressure to avail of the said paid services.

Often, these Students may pass the EPS exam but has a **hard time coping up once deployed due to the quality of the Language Learning**, which prepared them just to pass the Exam and not to prepare the aspirants to really learn the Language that will be practical for everyday living and Integration.

After the deployment process, the EPS Workers also face different Integration challenges and would require Guidance and Support to ensure safety and well-being. Common needs such as Communication (Telecom), Counseling Services, and Remittance or even Emergency Financial needs could arise anytime.

## SOCIAL ISSUES

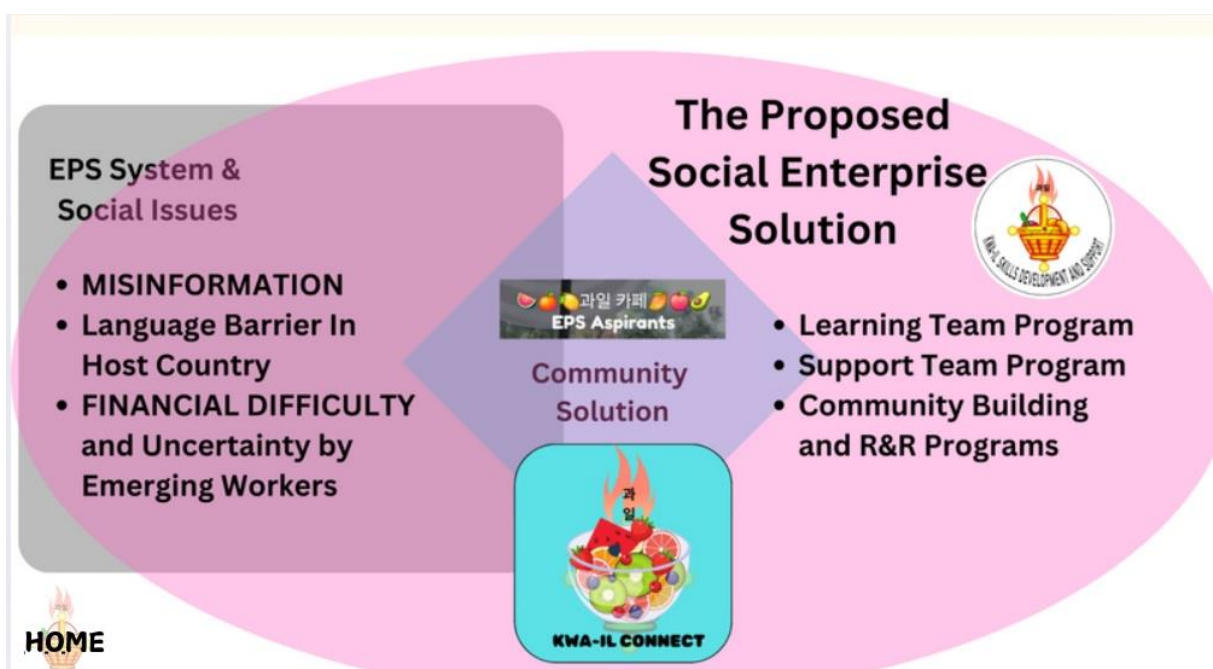
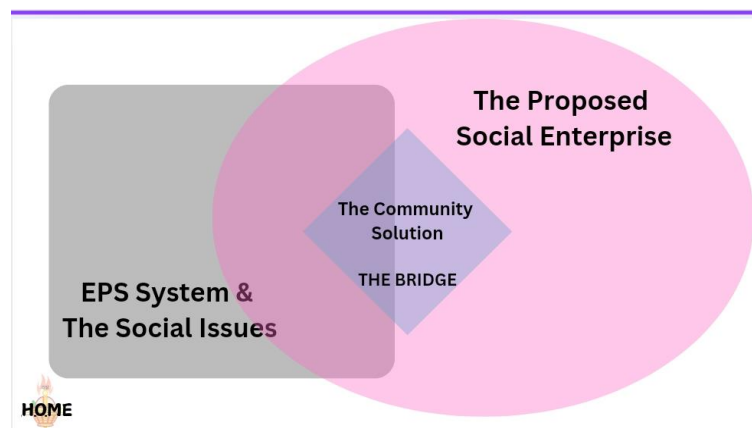
- Misinformation
- Language barrier in host country
- Financial difficulty and uncertainty face by emerging EPS workers

## SOLUTION

1. Financial Support for those struggling Hired EPS Aspirant in fulfilling their pre-deployment requirements
2. Sustain a Support Group system to address the EPS community needs (eg provide translation services)
3. Create an investment opportunity for EPS workers by Creating a peer-to-peer sponsorship for Beneficiary's financial support.
4. Bridge the Information Gap between the EPS aspirants and Real EPS Process
5. Create an accessible and affordable Training Platform for Korean Learners, adding premium learning Experiences

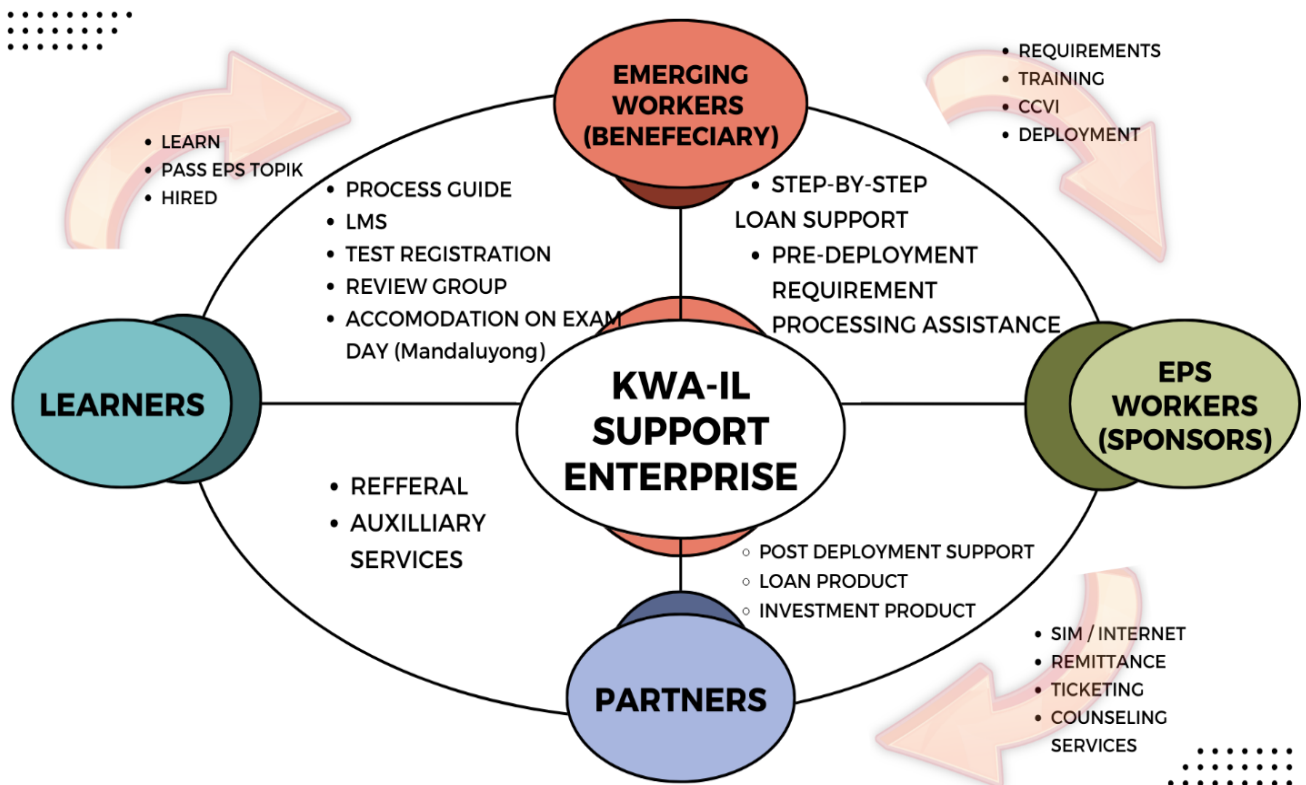
## THEORY OF CHANGE

- If we support Kwail Community with our Enterprise, we will make the community thrive, and therefore, we will directly address all social issues they tackle too.
- If we establish a sustained support group system for the EPS community, then EPS workers will have ongoing access to guidance, emotional support, and resources, improving their overall well-being and sense of community connection.
- If we assist hired eps aspirants (especially in rural areas) under step-by-step process loan, then more individuals can conveniently proceed with the deployment at ease.



## STRATEGY AND BUSINESS MODEL

### KWA-IL ENTERPRISES OPERATING SYSTEM



Our Customer Segments are mainly categorized to 4:

**The Learners:** These are the language learners, premium or free classes takers preparing for EPS-Topik, Topik. KiiP or simply korean hobbyist learner, whatever your level of learning is, we will have a program that is tailored for you.

**The Emerging Workers:** These are individuals who passed the EPS-Topik and are already Hired. They are the leads for the Enterprise Support products.

**The EPS Workers:** anyone who is in Korea who seeks Team Kwails support

**The Partners:** Business entity that is aligned with Team Kwail's community advocacy, partner for growth and stakeholders who can also offer services to individuals.



All these segments are the focus of the Kwails Support Operating System as best explained in a visually designed infographic above. A **cross** where each end has the **customer segments**, enclosed to a **bigger circle**, where **Kwail Enterprise is the core and the bridge** of each segment. Outside the large circle is a clockwise **arrow signifying the progress of the journey** from the left, Learner, to Emerging worker, to EPS Workers to Partners back to the Learners. Between the encircling arrows outside the big circle are the **‘needs’** of the segments to progress to the next phase. And inside the circle are the **services, platforms, and help** that the Enterprise and community could offer to the segments. All these are in place and continuously developed in a loop to achieve the goals: To alleviate the challenges of EPS aspirants for the greater glory of GOD (the connecting center cross).

Having that in mind, the enterprise will be divided into 2 departments, Learning Team and Support Team. The Learning Team will focus mainly on community learning activities, while the Support Team will be focusing on support, inside the enterprise - admin, as well as the outside- to the so called ‘Beneficiary’.



## A. LEARNING TEAM: Class Type and Schedule

### CLASS TYPE Pricing Strategy

EPS TOPIK FOCUSED PROGRAMS		SET 1 Inclusion - EPS Book 1, EPS Book, 960 Focused Group, ESP Skill Test and Interview, Unlimited use of Equipment
REGULAR PROGRAM		Set 2 Inclusion - Basic and Intermediate Class designed for TOPIK 1-2-3

### PRICE

SESSION TYPES	MODE	DURATION	TIME	LOWER	UPPER	SET	UNIT CODE
ELEMENTARY HANGUL (ALPHABET AND NUMBERS)	LMS	Approx 18 Hours	SELF PACED	FREE	FREE		
EPS STANDARD BOOK 1	LMS	Approx 30 Hours	SELF PACED	FREE	FREE		
Enhanced BOOK 1	F2F / HYBRID	Approx 3 Weeks (2 Hours per day / 8 Hours per Weekends)	AM - PM Weekdays / WEEKENDS	2000	2500	60 00	S1
EPS STANDARD BOOK 2	LMS	Approx 30 Hours	SELF PACED	FREE	FREE		
ENHANCED BOOK 2	F2F / HYBRID	Approx 3 Weeks (2 Hours per day / 8 Hours per Weekends)	AM - PM Weekdays / WEEKENDS	2000	2500		S1
960 Review Session	LMS / HiLokal App	FREE FLOWING to 960 END	SELF PACED	FREE	FREE		
960 FOCUSED GROUP	F2F / HYBRID	Approx 1 Month (2 Hours per Day / 4 Hours Weekend}	AM - PM Weekdays / WEEKENDS	2000	2500		S1
EPS SKILLTEST AND INTERVIEW	F2F / HYBRID	Unli use of tools for SET Subscribed		Exclusive S1	S1		S1
BASIC GRAMMAR (YELLOW)	F2F / HYBRID	Approx 3 Weeks (2 Hours per day / 8 Hours per Weekends)	AM - PM Weekdays / WEEKENDS	3000	3500	50 00	S2
INTERMEDIATE ( GREEN)	F2F / HYBRID	Approx 3 Weeks (2 Hours per day / 8 Hours per Weekends)	AM - PM Weekdays / WEEKENDS	3000	3500		S2
ADVANCED (VIOLET)	F2F / HYBRID	Approx 3 Weeks (2 Hours per day / 8 Hours per Weekends)	AM - PM Weekdays / WEEKENDS	4000	4500		A
CONVERSATION CLINIC	F2F / HYBRID	ON Demand		-	-		
READING WORKSHOP CLINIC	F2F / HYBRID	On Demand			-		

## **B. SUPPORT TEAM: Support Products**

### **LOAN Products**

- **Step-By-Step Loan**
  - Step by step support of Hired EPS Individuals Seeking help, Protecting them from Risk of High Indebtedness in case of contract Cancellations / Delay
- **Supplementary / Emergency**
  - Offered to EPS Workers who have emergency Financial Needs.

### **SPONSORSHIP Program**

- Offered to EPS WORKERS and PARTNERS Who seek to help the Community, Expanding the 7:3 share will be implemented to the Gross Margin.
- Sponsorship of Scholarship is also encouraged

## **WHY CHOOSE KWA-IL?**

While there are many KLCs available around, both offers Free and premiums, our Enterprise is unique in providing the following services:

- Basic Classes are for **FREE**
- Full and step-by-step support for eps aspirants and eps workers. (From Zero to Deployment Support System.)
- Kwa-il App for Community Connectivity and Support post deployment
- Flexible Class Schedule  
(F2F/Hybrid/Full Online options)
- Provide PDF books / or Hard Copy
- One-on-One tutorial, focused group mock exercise.
- Korean language practice interview
- Unlimited Skill Test Practice session (F2F)
- A digital platform Hi-Lokal app as currently preferred virtual meeting place makes it easy to learn anytime, anywhere.

## THE KWA-IL CONNECT APP

Harnessing the Technology Infrastructure of KWA-IL Enterprise, we are developing an app that will supplement the community website; KWA-IL CONNECT app:



This app is designed to fully integrate all resources and info of the Existing Team Kwail Website plus the learning environment, Learning Management System, eBooks, Interactive Whiteboard and the platform that will Gamify the learning experience. Includes an AI Language model Chatbot that will further help the learners immerse in casual conversational language learning.

The App will also serve as a tool for Supports Teams consultations for all segments. Also, this will be the portal for contract augmentation for Sponsored Fund disbursements and Scholarships.

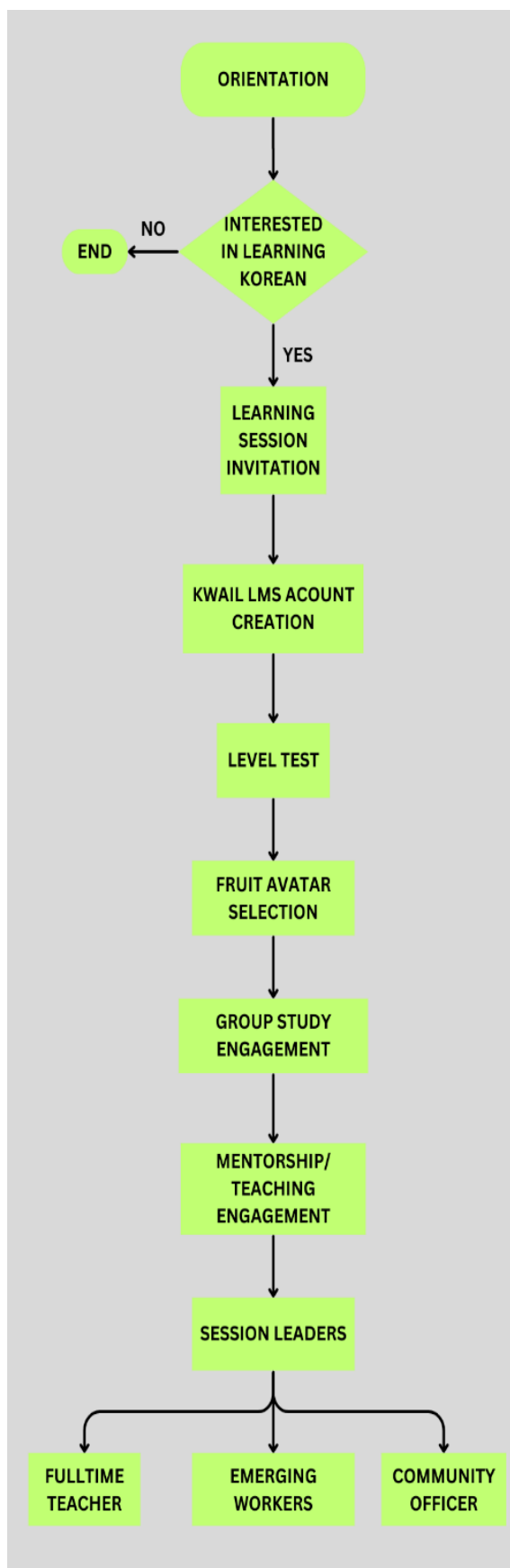
### Overview of Kwa-il Skills Development and Support Enterprise Learning Tool

#### 1. Front User Interface (UI)

- **Home Screen and Dashboard:** Overview of available courses, progress tracking, and notifications.
- **Course Catalog:** List of all available Korean language courses with filters for levels and topics.
- **Profile:** User profile with achievements, badges, and progress.

#### 2. Gamification Features

- **Achievements and Badges:** Earn badges for completing lessons, achieving high scores, and consistent practice.
- **Leaderboards:** Compare progress with friends and other learners.
- **Quizzes and Challenges:** Interactive quizzes and challenges to reinforce learning.



- **Rewards System:** Points and rewards for completing tasks and milestones.

### 3. AI Language Model Integration

- **Interactive Chatbot:** AI-powered chatbot for practicing conversations in Korean.
- **Personalized Feedback:** AI provides feedback on pronunciation, grammar, and vocabulary usage.
- **Language Immersion Activities:** AI suggests immersive activities like watching Korean videos, reading articles, and listening to Korean music.

### 4. Learning Modules

- **Lessons:** Structured lessons covering vocabulary, grammar, and cultural context.
- **Practice Exercises:** Interactive exercises to practice reading, writing, listening, and speaking.
- **Progress Tracking:** Visual progress tracker to monitor learning journey.

### 5. Additional Features

- **Community Forum:** Space for learners to interact, ask questions, and share experiences.
- **Resource Library:** Access to additional learning materials like e-books, videos, and articles.
- **Notifications:** Reminders for upcoming lessons, challenges, and milestones.

## REVENUE STREAMS

### LEARNING REVENUE

- Premium Courses
- KLC partnership projects
- YouTube monetization
- APP Premium Subs (Ads)

### SUPPORT REVENUE

- INTEREST RATE From Loan Products
- 7:3 Margin Share for Sponsored Loan

### PARTNER REVENUE

- Auxiliary Services
- Funding Grants

## GROWTH STRATEGY

<b>Integration Strategies</b>	Integrate to new LEARNERS (Korean Culture Enthusiasts, Families and Migrants, Hobbyists)
<b>Intensive Strategies</b>	Register to TESDA accreditation
<b>Diversification Strategies</b>	Translation and Interpretation Services  Sell Korean-themed merchandise such as apparel, stationery, or gadgets with motivational phrases in Hangul (Korean alphabet).
<b>Defensive Strategies</b>	Temporarily reduce non-essential services like advanced-level classes if demand is low.  Shift from physical classrooms to online platforms to reduce rental costs.
<b>Innovative Creative Strategies</b>	KWAIL APP (Under Development) <ul style="list-style-type: none"> <li>• GAMIFICATION of the Review Sessions</li> <li>• Full Integration of the Community Site and LMS</li> </ul>

	<ul style="list-style-type: none"> <li>• AI CHATBOT for Language Conversation Practice</li> <li>• RnR Programs for Highest engaged Individuals</li> </ul>
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## FUTURE EXPANSION



## MEASURING RESULTS

- LEARNING KPIs:
  - Enrollment Rate
  - Enrollment Capacity
  - EPS Passing Rate
  - Engagement Rate
  - Student Satisfaction
- BUSINESS KPIs:
  - ROI Return on Investments
  - Liquidity
  - Profitability
  - Net Promoter Score
  - App Download Rate

- SUPPORT KPIs:

LEAD Conversion Rate

Approval Rate

Default Rate

Augmentation Rate

Net Interest Margin

	<b>STUDENTS</b>	<b>COMMUNITY</b>
<b>INPUT</b>	new students registered the teamkwail Korean language program for beginner or intermediate level	channel for discussions and monthly workshops.
<b>OUTPUT</b>	300 learners enrolled, 5 mentorship groups active, and 4 batch created in 1 year.	300 members active, 10 workshops conducted, and 100 peer-to-peer feedback exchanges.
<b>OUTCOME</b>	90% of learners report improved language proficiency, and 85% pass the EPS exam.	Members feel 80% more confident in their EPS readiness and report a 70% increase in cultural awareness.
<b>IMPACT</b>	Learners secure jobs in Korea, supporting their families and creating a cycle of knowledge-sharing.	A supportive network that helps members secure jobs, adapt to Korea, and mentor the next generation.



## SWOT ANALYSIS

### STRENGTH

- Flexible Learning Options With both in-person and online learning options (Teamkwail website)
- Support System Integration Beyond language training, we offer a support system for EPS aspirants, including career guidance and cultural preparation, creating added value for the community.

### WEAKNESSES

- As Startup player in the Field of Korean Language Learning Industry, the market penetration is not yet established
- Step-By-Step support Risks for Cancelled Contracts of emerging Workers, Funds will get stagnant till rehire occurred.

### OPPORTUNITIES

- Growing Demand for Korean Language Skills particularly in eps community
- Technological Advancements Using innovative e-learning platforms and mobile apps (teamkwail website) can enhance training delivery to rural areas, bridging access gaps.
- Create an investment opportunity for EPS workers by Creating a peer-to-peer sponsorship for Beneficiary's financial support.

### THREATS

- Competition from Established Korean language
- A downturn in the economy, particularly affecting overseas job opportunities, could lead to a decline in demand for Korean language courses.

## RISK MANAGERMENTS

AREAS	RISK	ASSESSMENT	MITIGATION MEASURES
Social	Cultural Sensitivity	Misunderstanding or lack of cultural awareness in teaching methods could alienate students and communities.  Cancellation of contract	Train staff in cultural competence and ensure materials are contextually appropriate.  We get their commitment to give back to the community.
Technological	Digital Divide	Limited access to technology or poor internet connectivity in rural areas may hinder online learning initiatives.	Provide downloadable learning materials (e.g., downloadable PDFs, printed booklets) and explore partnerships for internet subsidies or equipment donation programs.
Economic	Market Fluctuations	Changes in South Korea's demand for foreign labor could reduce interest in Korean language learning	Diversify offerings to include cultural education, hobbyist courses, and advanced business Korean for different markets.
Political	Regulatory Changes	Political issues between South Korea and other nations might affect learners' interest or visa policies for workers.	Emphasize cultural and personal development rather than solely employment-driven goals.

## **COMPETITIVE ANALYSIS**

- Existing and Established Korean Language Training Center
- Online tutorials teaching Korean Language

### **Product Differentiation (Unique Selling Proposition):**

#### All-in-One Platform

- A combination of EPS-specific preparations, community support, and peer-to-peer learning.

#### Community Support

- A thriving ecosystem of mentors, peers, and alumni offering emotional and academic support.

#### Cutting-Edge Technology

- Kwa-il Connect App, proprietary platform to access all the community services and resources. AI Assisted Learning and Chatbot for Realtime Interaction.

#### Affordability

- Low-cost or subsidized training compared to private tutors or expensive platforms.

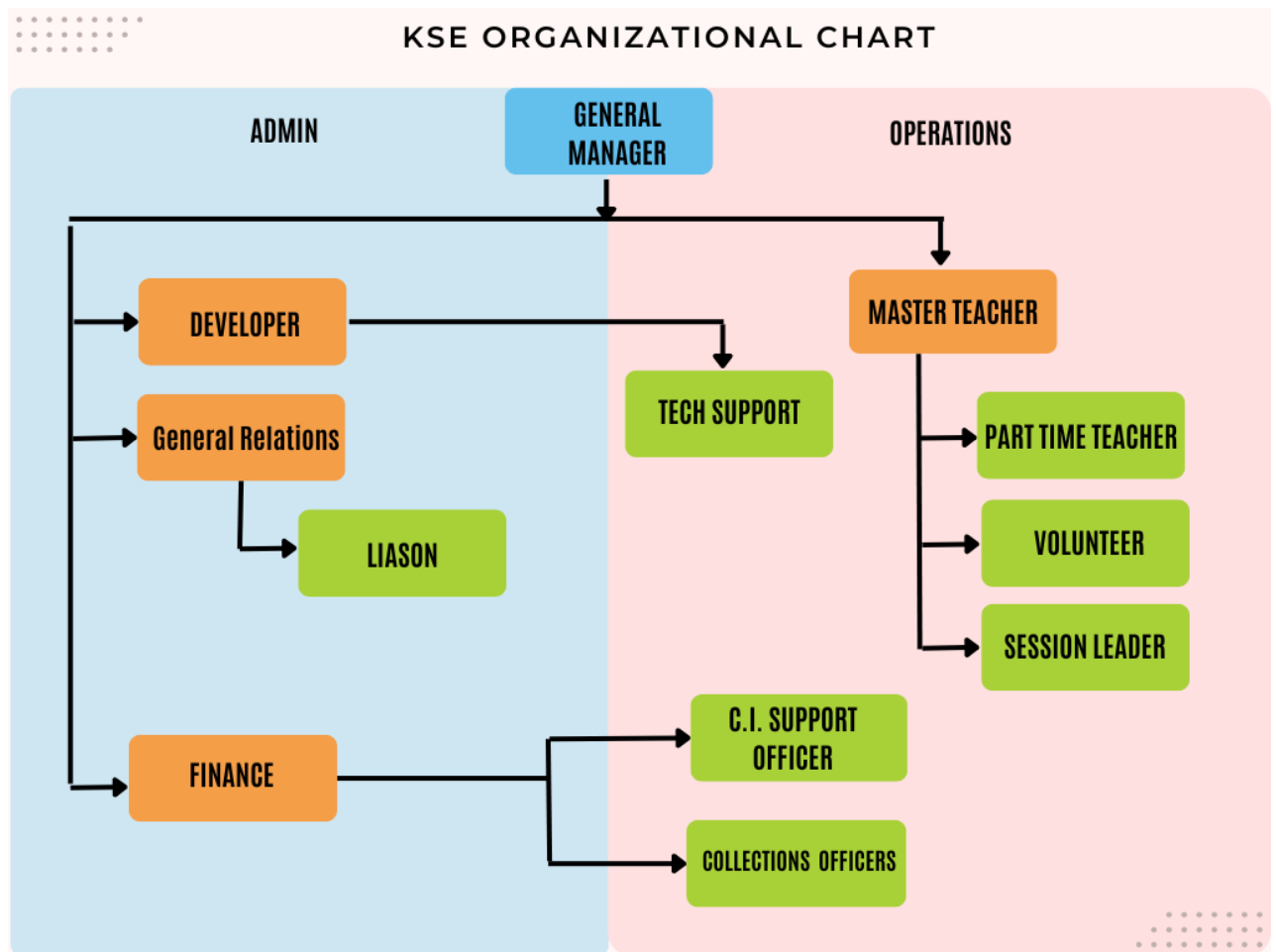
#### Accessibility

- Mobile-friendly and designed for learners in underserved areas.

#### Localized Expertise

- Tailored content and guidance for specific EPS processes and Worker

## MANAGEMENT TEAM



## MARKET RESEARCH

**Potential EPS-Topik Takers in 2025** The Employment Permit System (EPS) in South Korea allows employers to hire foreign workers, including those from the Philippines, when local workers are not available.

The EPS-Test of Proficiency in Korean (EPS-TOPIK) is a key requirement for Filipino workers who wish to work in South Korea. For 2025, the number of potential EPS-TOPIK takers from the Philippines is expected to increase due to South Korea's plans to expand the EPS to accommodate more skilled workers. This expansion is part of a broader effort to address labor shortages in various industries in South Korea. Historical Data from the Past 5 Years Here is a summary of the historical data on EPS-TOPIK takers from the Philippines over the past five years:

2020: Approximately 10,000 Filipino workers took the EPS-TOPIK.

2021: The number increased to around 12,000 due to the easing of COVID-19 restrictions.

2022: There was a slight decline to about 11,500 takers, possibly due to economic uncertainties

2023: The number rose again to approximately 13,000 as South Korea ramped up its recruitment efforts

2024: An estimated 14,000 Filipino workers took the EPS-TOPIK, reflecting the growing demand for foreign labor in South Korea<sup>2</sup>. These figures indicate a steady increase in the number of Filipino workers taking the EPS-TOPIK, driven by South Korea's ongoing need for skilled labor and the Philippines' active participation in the EPS program.

Reference:

<https://www.gmanetwork.com/news/topstories/nation/883018/south-korea-s-target-expansion-of-employment-permit-system-to-benefit-ofws-says-envoy/story/>

<https://archives.kdischool.ac.kr/bitstream/11125/30426/1/The%20Employment%20permit%20system%20and%20the%20Filipino%20migrant%20workers%20in%20Korea.pdf>

## FINANCIAL PLAN

Since most of the community members are successfully deployed in South Korea, the Community's call to sustain the cause drives a synergy of the Team Kwait EPS Workers to invest 'strong hands'. Even some partners were thrilled to commit just to make the concept materialize and see the community thrive to reach out more people. Below are the snapshots of the Financial Plans and Projections for the Enterprise:

KWA-IL SKILLS DEVELOPMENT AND SUPPORT ENTERPRISES		
Business Structure, Projected Startup Cost and Budget Expense		
Contributed Capital		
Capital, A	₱	1,000,000.00
Capital, B	₱	1,000,000.00
Capital, C	₱	1,000,000.00
Partner, D	₱	2,000,000.00
STARTUP CAPITAL		₱ 5,000,000.00

	BUSINESS STRUCTURE			
	LEARNING DEPT.		SUPPORT DEPT	
	25%	₱ 1,250,000.00	75%	₱ 3,750,000.00
STARTUP COST Department Share	₱	132,633.00	₱	397,899.00
Operating Fund (Excess invested Capital)	₱	1,117,367.00	₱	3,352,101.00

Given the Support Team's Nature of products (Financial Product) the Startup capital share will be allocated to 25% to Learning Team and 75% for Support Team, empowering a high Earning Assets and Allowing a huge capacity to accept Beneficiaries.

Furthermore, the Startup Cost will be distributed to each Business Segments according to their share's allotments.

STARTUP COST			Operating Fund (Excess Invested Capital) (1 month Cost to put up the Business)
CLASSROOM AND OFFICE RENOVATION	P	308,632.00	<a href="#">Bill Of Materials</a>
TECHNOLOGY, EQUIPMENTS AND INFRASTRUCTURE	P	66,400.00	
ORGANIZATIONAL AND REGISTRATION EXPENSES	P	31,500.00	
UTILITIES	P	23,000.00	
SALARIES AND WAGES	P	101,000.00	
<b>TOTAL STARTUP CAPITAL</b>	<b>P</b>	<b>530,532.00</b>	<b>OVERHEAD / COGS</b>

EXPENSE BUDGET			
<b>FIXED COST</b>			<b>DIRECT COST</b>
SALARY FOR REGULARS	P	101,000.00	salary for regular
TECHNOLOGY, EQUIPMENTS AND INFRASTRUCTURE	P	32,000.00	software and tools subscription
UTILITIES	P	23,000.00	water supply, electricity
<b>FIXED COST</b>	<b>P</b>	<b>156,000.00</b>	<b>156,000.00</b>
<b>VARIABLE COST</b>			<b>INDIRECT COST</b>
Marketing Cost	P	500.00	Free Classes Cost as Marketing
Materials And Supplies	P	12,000.00	
Logistics	P	5,000.00	
Maintenance	P	8,000.00	maintenance, Cleaning Supplies
Adjunct Faculty	P	18,000.00	food allowance
RnR Programs	P	5,000.00	
<b>VARIABLE COST</b>	<b>P</b>	<b>48,500.00</b>	<b>48,500.00</b>
<b>GRAND TOTAL</b>		<b>P 204,500.00</b>	

Learning Team is considered services and therefore the cost of services will be calculated through Fixed Cost and Variable Cost. Detailed pricing and Bill of Materials is organized on a separate sheet

KWA-IL SKILLS DEVELOPMENT AND SUPPORT ENTERPRISES					
LEARNING team PROJECTED INCOME					
TYPE OF MAINSTREAM SET CLASSES	FREE	S1	S2	A	TOTAL MAX PROJECTION
PRICES	P -	P 6,000.00	P 5,000.00	P 4,500.00	
MAX PROJECTION	0	P 900,000.00	P 750,000.00	P 675,000.00	P 2,325,000.00

	RGU	Units
DURATION PER BATCH	10	Weeks (3 Months)
SESSIONS PER BATCH	3	AM/PM/Weekends
UNIT PER BATCH	25	Unit
MAXIMUM UNIT per Batch	75	AM/PM/Weekends COMBINED
Possible Batch per SEMI Annual	2	
Possible Unit per Semi Annual	150	

Classes are offered per session, and Tier and pricing can be found on Page 10 (Strategy and Business Model Section- Learning Team). Mainstream Set is offered Bundled accordingly depends on the type of the Target Learner (S1 – for EPS Centric, S2 For Topik 1&2, and A for Advanced (Topik 2/Kiip 5). Duration of each Batch is 10 weeks, sessions per Batch is 3 (Morning, Afternoon/Evening and Weekends). Target Enrollee per batch is 25. Given that all scenarios are perfect with 100% Enrollment rate, we will have a total of 75 Revenue Generating Unit Per Full Batch. But counting the projections to semiannual (6 Months) the Total Max projection is showed above...

PROJECTION MONTHS:		6															
MONTHS COVERED	Note	JAN-JUN (STARTUP) 2025	Note	JUL-DEC 2025	Note	JAN-JUN 2026	Note	JUL-DEC 2026	Note	JAN-JUN 2027	Note	JUL-DEC 2027	Note	JAN-JUN 2028	Note	JUL-DEC 2028	
DIRECT COST																	
OVERHEAD / STARTUP / ORG COST	P	530,532.00		P -		P 31,500.00		P -		P 31,500.00		P -		P 31,500.00		P -	
SALARY FOR REGULARS	4 P	336,000.00	4	P 336,000.00	4	P 336,000.00	5	P 420,000.00	5	P 420,000.00	6	P 504,000.00	6	P 504,000.00	10	P 840,000.00	
TECHNOLOGY, EQUIPMENTS AND INF	P	192,000.00		P 78,000.00		P 78,000.00		P 78,000.00		P 78,000.00		P 78,000.00		P 78,000.00		P 78,000.00	
RENT	P	180,000.00		P 180,000.00		P 180,000.00		P 180,000.00		P 180,000.00		P 180,000.00		P 180,000.00		P 180,000.00	
UTILITIES	P	138,000.00	0%	P 66,000.00	10%	P 72,600.00	20%	P 79,200.00		P 66,000.00		P 66,000.00		P 66,000.00		P 66,000.00	
DIRECT COST TOTAL	P	1,376,532.00		P 660,000.00		P 698,100.00		P 757,200.00		P 775,500.00		P 828,000.00		P 859,500.00		P 1,164,000.00	
INDIRECT COST																	
Marketing Cost	P	3,000.00		P 3,000.00		P 3,000.00		P 3,000.00		P 3,000.00		P 3,000.00		P 3,000.00		P 3,000.00	
Materials And Supplies	P	72,000.00		P 72,000.00		P 72,000.00		P 72,000.00		P 72,000.00		P 72,000.00		P 72,000.00		P 72,000.00	
Logistics	P	30,000.00		P 30,000.00		P 30,000.00		P 30,000.00		P 30,000.00		P 30,000.00		P 30,000.00		P 30,000.00	
Maintenance	P	48,000.00		P 48,000.00		P 48,000.00		P 48,000.00		P 48,000.00		P 48,000.00		P 48,000.00		P 48,000.00	
Adjunct Faculty	1 P	108,000.00	2	P 216,000.00	2	P 216,000.00	3.00	P 324,000.00	3	P 324,000.00	1	P 108,000.00	1	P 108,000.00		P -	
RnR Programs	P	30,000.00	-10%	P 27,000.00	-30%	P 21,000.00	-50%	P 15,000.00	-80%	P 6,000.00		P 30,000.00		P 30,000.00		P 30,000.00	
Miscellaneous																	
INDIRECT COST TOTAL	\$	291,000.00		P 396,000.00		P 390,000.00		P 492,000.00		P 483,000.00		P 291,000.00		P 291,000.00		P 183,000.00	
Operational Cost	\$	1,667,532.00		\$ 1,056,000.00		\$ 1,088,100.00		\$ 1,249,200.00		\$ 1,258,500.00		\$ 1,119,000.00		\$ 1,150,500.00		\$ 1,347,000.00	

Projection showed a negative Net income for the first quarter at 60% enrollment rate given all the startup costs expenditures, but was able to bounce back on the second semi-annual projection and so on

INCOME STATEMENT		JAN-JUN (STARTUP) 2025	JUL-DEC 2025	JAN-JUN 2026	JUL-DEC 2026	JAN-JUN 2027	JUL-DEC 2027	JAN-JUN 2028	JUL-DEC 2028
		S.A.1	S.A.2	S.A.4	S.A.5	S.A.6	S.A.7	S.A.8	S.A.9
Max RGU Per Batch		1,350	1,350	1,350	1,350	1,350	1,350	1,350	1,350
Enrollment Rate		60%	70%	80%	90%	95%	98%	100%	150%
Actual RGU		810	945	1,080	1,215	120	1,323	1,350	2,025
Cost Per Unit	P	2,058.68	P 1,117.46	P 1,007.50	P 1,028.15	P 10,487.50	P 845.80	P 852.22	P 665.19
Revenue	P	1,395,000.00	P 1,627,500.00	P 1,860,000.00	P 2,092,500.00	P 2,208,750.00	P 2,278,500.00	P 2,325,000.00	P 3,487,500.00
Direct Costs / COGS	P	1,376,532.00	P 660,000.00	P 698,100.00	P 757,200.00	P 775,500.00	P 828,000.00	P 859,500.00	P 1,164,000.00
Gross Revenue	P	18,468.00	P 967,500.00	P 1,161,900.00	P 1,335,300.00	P 1,433,250.00	P 1,450,500.00	P 1,465,500.00	P 2,323,500.00
Gross Margin		1%	59%	62%	64%	65%	64%	63%	67%
Indirect Costs	P	291,000.00	P 396,000.00	P 390,000.00	P 492,000.00	P 483,000.00	P 291,000.00	P 291,000.00	P 183,000.00
Net Revenue	-P	272,532.00	P 571,500.00	P 771,900.00	P 843,300.00	P 950,250.00	P 1,159,500.00	P 1,174,500.00	P 2,140,500.00
Net Margin		-20%	35%	42%	40%	43%	51%	51%	61%
Tax = 12%		32,703.84	P 68,580.00	P 92,628.00	P 101,196.00	P 114,030.00	P 139,140.00	P 140,940.00	P 256,860.00
<b>Total Net Income</b>	<b>-P</b>	<b>239,828.16</b>	<b>P 502,920.00</b>	<b>P 679,272.00</b>	<b>P 742,104.00</b>	<b>P 836,220.00</b>	<b>P 1,020,360.00</b>	<b>P 1,033,560.00</b>	<b>P 1,883,640.00</b>

On the other hand, The Support Team's Plan is difficult to Project as the Lead generation and the frequency of Emerging Workers getting deployed doesn't follow a certain pattern to project actual data. However, a historical data of a small-scale support has also been performed in the community and these are the metrics we can use to scale on the current Support Team's Capacity:



<b>TYPE OF FUNDING</b>						
DIRECT SUPPORT	Loan Funded By SUPPORT DEPT Fund					
SPONSORED SUPPORT	Loan Funded by SPONSORS at 10:2 share of Interest in favor of the sponsor					
<b>TYPE OF LOAN</b>						
Step-By-STEP	staggard and gradual release of loan amount depends on the EPS progress of the Benefeciary					
EMERGENCY	Shorterm Loan of EPS workers often called CASHAdvance					

<b>CURRENT PERFORMANCE</b>	July 2023-May2024				
<b>Principal Borrowed</b>	<b>Total Collectible (P+I)</b>	<b>Payments Collected</b>	<b>Unpaid Balance</b>		
₱ 508,000.00	₱ 632,130.00	₱ 604,213.33	₱ 27,916.67		
<b>LOAN CLIENTS</b>	<b>11</b>	<b>KPI</b>	<b>Formula</b>		
<b>LOAN APROVAL RATE (%)</b>	85%	Loan Approval Rate (%)	(Loans Approved / Loan Applications) *100		
<b>AVERAGE EARNING ASSETS</b>	₱556,106.67	Net Interest Margin (%)	((Interest Income - Interest Expense) / Average Earning Assets) *100		
<b>INTEREST INCOME</b>	₱96,213.33				
<b>Interest Expense</b>	₱3,000.00	Customer Acquisition Cost	Marketing and Sales Expenses / New Customers Acquired		
<b>Net Interest Margin (%)</b>	16.8	Operational Efficiency Ratio (%)	(Operating Expenses / Total Revenue) *100		
<b>Cost of Funds (%)</b>	0.6	Cost of Funds (%)	(Interest Expense / Total Borrowed Funds) *100		
<b>Loan Portfolio (%)</b>	17.3	Loan Portfolio Yield (%)	(Interest Income / Average Earning Assets) *100		
<b>Operational Efeciency (%)</b>	0.5				
<b>Average Loan Balance</b>	₱46,181.82	Average Loan Balance	Total Loan Amount / Number of Loans		
<b>Loan Default Rate</b>	9%	Loan Default Rate (%)	(Loans Defaulted / Loans Approved) *100		
*NOTE: Its difficult to project the actual Income of the Support Team but what we have here is Actual Metrics of the year performance of individually ran support.					
*Below is the Capacity to Disburse vs the available fund less 30% of the fund for liquidity purpose					
<b>AVERAGE DISBURSEMENT AMT Per UNIT</b>		₱55,000.00			
<b>CAPITAL CAPACITY</b>	47.73	NOTE: WITH 30% Liquidity			
<b>Interest Rate Per Unit</b>	10%				
<b>TERM of LOAN</b>	3 months from deployment				

As the current system support capacity could only cater to 11 clients in span of 10 months using ₱556,106.67 Earning assets, we could easily compare and project the scaled-up operation if the Total Fund Available for loan products less 30% for liquidity purpose will increase to a Maximum of 47 Loan Clients for an average disbursement amount of ₱55,000.00.

# **BUSINESS MODEL CANVAS**

## **CUSTOMER SEGMENTS**

- LEARNER – Language Skills Learner: EPS Aspirants, KIIP or TOPIK takers, Hobbyist
- EMERGING WORKERS – EPS-TOPIK passers, Hired Individuals who is in process and preparing deployments
- EPS WORKERS – Community members who are in Korea already
- PARTNERS – Business Entities aligned with the enterprise advocacy and partners for growth

## **VALUE PROPOSITION**

- Basic Classes are for FREE
- KMAIL Connect App – LMS and Gamification of learning Environment, Access to AI Assisted learning Chatbot for Conversational and pronunciation practice.
- Full and step-by-step support for eps aspirants and eps workers. (From Zero to Deployment Support System.)
- Flexible Class Schedule  
(F2F/Hybrid/Full Online options)
- Provide PDF books
- Korean language practice interview
- Unlimited Skill Test Practice session (F2F)
- Registration assistance (e-reg, eps.go.kr)
- A digital platform Hi-Lokal app makes it easy to learn anytime, anywhere.

## **CHANNELS**

- Social media and Website: ([www.teamkwail.com](http://www.teamkwail.com)) For outreach, course announcements, updates, and Learning Management System.
- KMAIL APP (Under development)
- YouTube channel @OraenJing

- Facebook page (eps permit system)
- Google meet / Zoom / HiLokal
- Google Forms
- Word of mouth
- Membership referral
- Phone
- Referrals through other KLC

## **CUSTOMER RELATIONSHIP**

- Group chat Platforms for students to connect, share, and support each other's learning.
- Graduation ceremony after class completion
- Reward and Recognition system for passers and Quarterly Top Community Engagement Recognition
- ESP Full Support System (From zero-to-Deployment Program)
- Practice interview prior to skills test
- Skills Test Tools practice test
- Continuous course updates based on student feedback.

## **Revenue Streams**

### **LEARNING REVENUE**

- Premium Courses
- KLC partnership projects
- YouTube monetization

### **SUPPORT REVENUE**

- INTEREST RATE From Loan Products
- 7:3 Margin Share for Sponsored Loan

### **PARTNER REVENUE**

- Auxiliary Services
- Funding Grants

## **Key Resources**

- Full time Qualified, experienced Korean Language teacher and Native Koreans for Advanced classes.
- language instructors who are skilled in teaching language and cultural competency. (Oraenjing, meow, AvoCardo [Pseudonames])
- Volunteer Teachers, and Review Session Leaders
- Online Platform (on development) and App: [www.teamkwail.com](http://www.teamkwail.com) platform that enables remote learning, including live classes, video tutorials, and practice materials.
- Group chat and Facebook page community
- Office supplies, computer and learning materials
- Technology Backbone: GoDaddy Inc. and GD\_Guides

## **Key Partnership**

- Hilokal (Korea)
- YouTube (@OraenJing)
- Volunteers
- Hilokal community
- Accredited Clinics
- Pinoy Mobile World (Korea)

## **Key Activities**

- Online Orientation
- Basic level and Intermediate level Courses
- EPS Process Consultation
- Level Test Assessments
- Mock Test
- Daily 960 EPS (Reading Listening) Questions Review
- Skill Test Practice (Interview and Actual Tools Practice)

- HiLokal preferred for Current review session
- Group chat community for group study session
- FREE Processing Assistance (Passport, EREG, Etc.)
- Step-By-Step Financial Support for Emerging Workers
- Post-Deployment Consultations and referrals and community meetups

## **Cost Structure**

### **FIXED**

- Salaries for Full time teacher and staffs
- Monthly expenses (electricity, water, rent)
- Computer maintenance and Network Infrastructure
- Software Subscriptions (Office360, Canva, GoDaddy, Hosting Site, Zoom, etc.)

### **VARIABLE**

- Books and t-shirt uniform
- Banner
- RnR Programs
- Stationary Supplies
- Cleaning Supplies
- Snacks and Beverages