

Business Plan

This business plan was forced upon me as mean of keeping me busy with things that are not useful for me but rather were damaging to my life = Severe brainwash in the Netherlands!

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Softeen Developments

Business plan

**Live
Version**

Note: this business plan is part of 15 documents that I still have to submit for a Bbz application, the list of the other 14 documents that I have to submit, I only received this week, a week before the end of my preparation period!

First draft edition, February 2011: Forming the basis for the business plan, without paying attention to language errors.	
Second design edition, March 2011:	Improve the foundation, correct language errors, in collaboration with A. Bolhuis of the Advisor Group
Third design edition, April 2011:	No change
Third design edition, May 2011:	Concretize parts of the business plan, in collaboration with A. Bolhuis of the Advisory Group
Fourth, design edition, June 2011:	Small changes processed without help
Fourth, design edition, July 2011:	Market analysis and Marketing plan detailing, in collaboration with G. Van der Molen of the Advisor Group
fifth, design edition, august 2011:	Detailing the marketing plan and financial plan, in collaboration with G. Van der Molen of the Advisor Group
sixth design edition, september 2011:	Review and correct if necessary.
Seventh and final edition, October 2011:	Review in collaboration with the Advisory Group
Bbz - submitted as an attachment November 2011	In collaboration with Mrs. Agnes Bolhuis (Advisor Group), Mr. Gerard van der Molen (Advisor Group), Mrs. Talijja de Vries (Noorderpoort College) and Mrs. Cato Pater (CATO-Coaching, Advising, Training, Developing)

Written by

Michael Najar

(collaboration with the Advisory Group in Groningen)

Bellingwolde, February 12, 2011

Lindenlaan 39

9695 GR Bellingwolde

@Live.com



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Note: In the section “8. Terminology” you can find the meaning of some technical words, expressions or find terms used within this writing, for example “Software Sharing” or “BBZ”. [\[Link\]](#) [\[Link\]](#)

1 Introduction & Concept

1.1 Background

I completed my programming education in 1974 in Munich, Germany. From 1978 to 1981 I worked at Siemens AG in Munich, Germany. My tasks at Siemens AG were varied. I had the following tasks: programmed, designed multilingual hardware and software, installed software at customers' premises, advised Siemens departments on multilingual software and hardware developments, etc. During that period I attended about 15 courses at the Siemens School for ICT. I received 8 certificates for that.

From 1982-1986 I worked as an independent consultant, advising clients in multilingual computer hardware and software development (design of keyboard, display, printer and software interfaces) and became a specialist in mainframe, mini and microcomputer development. My clients included the governments of Germany, Saudi Arabia, Syria and the companies Silver Reed, AEG, Siemens AG, Scientific Control Systems British Petroleum (now T-Systems of Deutsche Telecom), Siemens Albis, Hoffman La Roche (now La Roche), ECMA (European Computer Manufacturer Association), ASMO (Arabic Standardization and Metrologie Organization), Deutsche Staedtische Sparkassen Bayern and others.

From 1986-2001 I lived in Connecticut (USA) and Texas (USA) and worked as an independent computer consultant under the names InfoSoft Corporation for software development and under the name Michael's Computer Consulting for project advice. From 1988-2000 I specialized in Microsoft products. At that time I also obtained 5 Microsoft certificates. I have advised large and small companies on software and designed and developed software for them. My clients were Chevron Corporation, Texaco Inc., American Express Travel Related Services, UtiliCorp United, FDIC/RTC (=Federal Depository Insurance Corporation / Resolution Trust Corporation), City of Bridgeport, Dun & Bradstreet, and many other small businesses: Associated Canvas Products, National Signs, Golf Systems, etc.

From 2000 until now I have not worked, because I wanted to take on other private tasks.

From 2010 till now I have renewed my computer knowledge and learned a lot about Windows XP, Windows 7, [Visual Studio](#), [Visual Basic](#), Visual C# (also called Visual C Sharp), and I am still learning because there are always new product versions and new technologies.

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1.2 CV

Personal data	
Name	Michael N. Najjar (Nuzhat Najjar)
Address	Lindenlaan 39
Place of residence	9695 GR Bellingwolde, Netherlands
Date of birth	10-10-1952
Phone number	0597-785 139
email address	mnajar@live.com
Marital status	xxxx
Nationality	xxx
Training courses	
2010-2011	Microsoft Visual Studio , Visual Csharp, Visual Basic, Visual C++ etc., tutorial
2009-2010	Microsoft Windows XP, Microsoft Windows 7 and Microsoft Server 2003/2008, Microsoft SQL 2008 Tutorial
1985-1999	Microsoft Networking and Backoffice Certificate, Self-Study, Houston, Texas, and Bridgeport, Connecticut, USA
1978-1981	Siemens Computer school, Mainframe programming certificate, Munich, Germany
1974-1975	Bayerische Fachschule für Datenverarbeitung, Munich, Germany
1960-1969	Elementary and Junior-High school, Cairo, Egypt
Work experience	
2000-2011	Private business done
1978-2000	Various tasks in different sectors in the computer field. See appendix: 9.1. CV (Résumé)

1.3 Idea description I will

offer four - mainly Microsoft based - ICT services:

- Custom software advice and development
- Cloud computing services
- Sale of [software parts](#)
- Sales and development of ready-made software solutions

For this purpose I have built a team of 6 specialists in Nepal. 4 men, one woman and one boss. All are under 30 years old with software development experience between 1 and 10 years. For more information about the functioning of this team, see "5. [Method/Work procedure](#)".

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1.4 Product description

Software advice and development tailored to your needs via the Internet and to local businesses. For example, software for personnel administration, payroll administration, warehousing, internet banking, transport disposition, medical interests, etc.

Cloud Computing services . Cloud Computing has different forms that are described below. The idea of Cloud Computing is that software is no longer bought, but 'rented' via the Internet

by subscription. The cloud services are:

- o **SaaS (Software as a Service): SaaS** is renting software instead of buying it. For example: Microsoft Office 365 can be subscribed to instead of buying a new version of Microsoft Office every 2-5 years. Here the user is only responsible for using the software and the SaaS provider is responsible for the purchase, maintenance of the server, the

operating system, software and for making backups.

- o **PaaS (Platform as a Service): PaaS** is subscribing to a hard disk space on which a specific operating system is running. This private space is accessed via the Internet and can be used to store information or use your own software programs, etc. Here the user is responsible for his own software and the PaaS provider is responsible for the purchase and maintenance of computers, operating systems and backups

- o **IaaS (Infrastructure as a Service): IaaS** is using a server(s) over the Internet on which the user can install all the software (including operating system) he needs. A virtual server by Microsoft Windows Azure has no fixed monthly costs, but you pay for how much you use it, how much information you store. It can happen that with 2 hours of monthly use, you pay 10 euros per month instead of buying a new server for 5,000 euros. Here the user is responsible for all operating systems and all software and the IaaS provider is responsible for the purchase and maintenance of computers.

- o **ITaaS (Information Technology as a Service): ITaaS** is the description of all cloud computing services such as SaaS, PaaS and IaaS. I will offer the following [Cloud computing](#) (ITaaS):

- Programming services for the new Microsoft Cloud platform called Windows Azure and SQL Azure.

- Software migration from regular networks to Microsoft Windows Azure platform

- Microsoft online services integration services such as:

- Microsoft Exchange Online

- Microsoft SharePoint Online

- Microsoft Office Live meeting • Microsoft

- Office Communications Online

- Microsoft [office 365](#)

Selling software parts via the Internet. Software parts are for example a form to register personal data or a small program that has a certain logic for a certain task, for example a program for converting one programming language to another language or currency

convert to other currencies. These software parts can be integrated into an existing program.

Sales and development of ready-made software solutions, for example paperless working and scanning and organizing everything, via the Internet and to local companies based on:

- Microsoft Visual Studio for Windows desktop, laptop, Notebook, Netbook, Windows Phone 7 and Windows server
- [Cloud computing](#) based on Microsoft [Windows Azure](#)
- New media technology based on Microsoft Windows Phone 7

Within 1-2 years I expect my sales of Cloud Computing services to increase by up to 50%, as I specialize in it.

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1.5 Strengths and weaknesses

Strengths

- I have 30 years of specialized computer experience;
- I specialize in Microsoft products and more than 70% of the computer market works on the basis of Microsoft products, so my potential customer base is large;
- My services are not limited to a specific sector, but can be suitable for all companies that develop their own software or deliver software projects to third parties. These are approximately 95% of all large companies, 80% of all medium-sized companies and 10% of all small companies;
- I am fluent in English, German, Dutch and Arabic, so I can offer software in multiple languages.
- I don't have any large monthly expenses and there is no need to purchase any products.

Weaknesses

- I can't regulate my sleep;
- I live in a village where there are few businesses that need my services, but I can look for customers outside my immediate area and through the Internet there are millions of businesses that can use my services;
- The required software development tools are expensive, but Microsoft has a program ([BizSpark](#)) for computer companies that are just starting out. In this program, most software is free for the first three years.
- I have little experience with the new [programming languages](#), but through time and the development of software and [software sharing](#) I will quickly acquire new knowledge;
- I have less knowledge of the Dutch language. On the Internet, English is the most used language. In addition, I am learning more Dutch every day. My current Dutch language skills are approximately as follows: 80% good reading Dutch, 70% understanding, 70% writing, 40% speaking. I followed a course for the state exam NT2 (Dutch as a second language) at a ROC and took national exams for this, which I passed.

1.6 Vision for the future

Software development is my core business and for this I want to build a company that delivers quality based on Microsoft Windows and Unix/Linux. Now I have a team of 7 people, including myself. Within a year I want to grow this team to 20 people.

My goal and vision for the next five years is to build a company that is known for rapid software development and [software sharing](#). Right now [there are no software sharing producers](#), but they can [come](#). Because I am the pioneer, I want to achieve at least 30% market share in the software sharing market. In the near future, I also want to become a specialist in Microsoft [Cloud Computing](#). [Cloud Computing](#) simply means that some services that are still purchased today can be used from the Internet (a 'cloud') without physically owning them. For example, no longer buying Microsoft Word to write texts and installing them locally, but using Microsoft Word 365 on the Internet (in the cloud) and writing texts with it and saving them there.

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2 Market analysis

2.1 Industry information

In the Netherlands there are 50,000 software developer companies registered with the Chamber of Commerce, 1590 of them are in the province of Groningen, of which 75 companies are within 15 km of my neighborhood. (Source: KVK)

According to Rabobank and ABN AMRO figures and trends (2010), ICT spending grew by 1.1% but software grew by 2%. The expectations for 2011/2012 are positive.

In the future, there will be even more demand for new software, for example when the media sector continues to digitalize and trade via the internet continues to increase. Individual projects can yield higher margins and revenue growth, but revenue from software contracts generates a much more stable income stream.

Other important trends for the IT industry are convergence and cloud computing, for example:

Microsoft [Windows Azure: \(http://www.microsoft.com/nl-nl/cloud/developer/default.aspx\)](http://www.microsoft.com/nl-nl/cloud/developer/default.aspx).

For example, software can be delivered via an online service subscription, for example:

Microsoft [Office 365](#)

Convergence is a long-term process that ensures the increasing merging of software, services, telecom and media, for example the programmable mobile phone, Microsoft [Windows Phone 7](#).

For further industry information, see the Appendix:

- 9.2. [Rabobank Figures & Trends for ICT services](#)
- 9.3. [ABN AMRO. Vision on Media and Technology. IT services and software](#)
- 9.4. [KVK Business Survey Netherlands](#)

2.2 Service area

The service area depends on what I am going to offer:

- Randstad and other major cities: software development and Windows Azure development for medium and large companies and for other software developers
- About the Internet: software development and [software sharing for medium and](#) large companies and for other software developers

The service area over the internet is very large, but easily accessible. I focus primarily on areas where English is the main language, especially the US where I have gained over 15 years of experience and have access to many business addresses (see promotion).

- Local (personal) offerings: [Cloud computing services](#).

The fewer assignments I have, the more I will expand my local service area. For this I set priorities. Priority 1 is in my immediate vicinity. If I do not have enough assignments, I will expand my local service area to the next area section, priority 2, then 3 and 4 etc. See the appendices

["9.5 Map of Softeen service areas & priorities"](#).

Example of the priorities of expanding the service area: priority 1 is in my direct vicinity of 15 km. Here are approximately 4,000, mostly very small, companies. Priority 2 I am going to expand the local service area to 40 km, here are approximately 8,000 companies. Priority 3 is then expanding the entire province of Groningen, here are approximately 29,000 companies. After that I start expanding the service area to other provinces.

2.3 Target group description

There are three types of potential buyers:

- **ICT companies** that develop software, regardless of size. This includes freelancers, but also large ICT companies such as T-Systems, CA (Computer Associates), Atos Origin, Capgemini, Logica, Ordina, Getronics Consulting and many others. Based on my experience, I know that these companies include potential buyers of [software sharing](#), software development and [Cloud Computing](#). The large ICT companies often have direct contacts with companies such as: Philips, Shell, General Motors,

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VW, etc. They get large and long-term software development projects (100-250 euros per hour) and only then do they look for 'cheap' subcontractors to develop the software.

The big companies always choose big ICT partners for big ICT projects, because of the financial backup, not necessarily because of the know-how they have in-house. The big ICT companies do not all employ specialists, but work a lot with flexible specialists, who they hire as subcontractors, of which I am one.

- **Medium or large companies**, regardless of the industry, such as: Shell, Philips, DAF, General Motors, General Electric, Fujitsu, Siemens and such companies. These are potential buyers of Cloud Computing services and of software sharing and software development.
- **Local companies**, regardless of industry. These are companies in the region that use Cloud Computing, but don't know what it is yet.

Small businesses usually have small assignments. I would then have to spend a relatively large amount of time on marketing to get new assignments. That is why (too) small businesses are not part of my target group.

My goal is to have mainly medium to large companies as clients, because large companies usually have large orders. I then have to spend relatively less time on marketing to get new orders. Also, if I execute my orders to satisfaction, it usually means that I have a client for a long time.

Furthermore, large companies are usually international companies and need multilingual software development. Since I speak and write English, German, Dutch and reasonable Arabic well, my chances of having a large international company as a client are higher.

Until I build my own network of really big companies, I can also offer my services to local companies. See appendix "9.5 Map of Softeen service areas & priorities".

2.4 Competition

There are many competitors that work on the basis of Microsoft .NET Framework and/or on the basis of Microsoft programming languages. I consider the companies that are involved in the following matters as competitors:

- Microsoft Visual Basic
- Microsoft Visual C-Sharp (also called: C#)
- Microsoft F-Sharp (also called: F#)
- Microsoft C++
- Development of Microsoft Windows Forms
- WPF Application (WPF=Windows presentation Foundation)
- ASP.NET Web Application (ASP.NET=Active Server Pages on .NET Framework)
- Silverlight Application
- Development for Windows (Desktop, Laptop and Servers)
- Development for Cloud Computing and Internet (Windows Azure)
- Development for new media technology (Windows Phone 7)

At least 70% of the ICT sector is concerned with one of the above points. The rest is specialized in things like: Oracle Linux, Apple computers or others.

So there is a lot of competition (for more information see 2.1 Industry information). That is why I choose new technologies like Windows Azure and Windows Phone 7, where the competition is still relatively small. But the most ideal is when I can collaborate with my competitor. In the following lines I want to explain how I convert my competitor to my customer.

Software developers, my competitors, always work and offer their services hidden, that means most software developers describe what they can do and what experience they have, but their current and past work remains hidden.

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Every software developer has a software library with self-developed software. This software library is used in new projects.

For example: a developer starts a new assignment. It takes 400 hours to develop the software, of which 25 hours are used from the own software library and do not need to be developed. The remaining 375 hours of software still need to be developed, but the 400 hours are charged.

Then this new software is stored in parts again in the software library. This software library is the treasure of every developer, but the developer uses their own [software parts](#)

that are located within their library very little. Based on my more than 30 years of professional experience, I know that only a small part (less than 5%) of the library is used.

I make this situation a win/win situation by openly offering the contents of my library.

This means that I [share](#) all the [software that is in](#) my software library on my website www.softeen.com

will be visible and can be purchased by my competitor, thereby increasing my competitors' library. This means that other software developers can buy [parts of my software](#) to save time and make more money. In doing so, I bring [my competitors in](#) as potential customers, because I help them be faster, better and cheaper.

My customers may adopt my concept and offer the same, but I am not worried about that because I am always ahead of them, being the first to sell these kinds of [software parts](#) like this.

2.5 Suppliers

The following products and services I have to purchase (once) from a supplier. My main supplier is Microsoft. Until 2013, Microsoft supplies my business, within this framework of [BizSpark](#), with operating systems, development software [and software](#) such as Microsoft Office.

1. Hardware, e.g. Computers, printers, Windows Phone 7 (already in my possession).
2. Software, for example Microsoft operating system (Windows 7), Microsoft Office, Development software and programming languages, eCommerce software to sell products over the internet, software such as antivirus etc.
3. The Internet connection: a fixed line for the desktop and server, mobile internet for the laptop, also serves as backup internet, and phone internet for mobile phones with Windows Phone 7.
4. Microsoft Windows Azure, this is free up to a certain monthly usage, after that I have to pay
5. Computer or programmable devices that have a new version every 2-3 years, and I have to buy it to program for the customers
6. An international eCommerce (Internet) payment and cashier service to record my sales, usually these kind of companies ask, besides the usual costs of credit cards or paypal etc., also an extra percentage of the sales price. I don't know yet if they also ask a fixed monthly yield/cost. I still have to investigate this matter.

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3 Marketing plan

3.1 Location selection

In the beginning, the location is not important for the sale of my services and products, because it is sold and processed via the Internet. I do not expect any customer visits, but I have to adapt the facilities in my house to be prepared to receive customers or colleagues.

The location and the workspace are especially important to me. The ground floor of my house is suitable for this. The workroom must be furnished appropriately. For more information see "[Appendix 9.11 Detail Investment Budget, initial investment](#)"

3.2 Assortment Determination & Pricing

The assortment will become very large over time and is suitable for many sectors. The prices of products and services will be attractive. Here is an example of the prices:

# Product	Normal development		sale prices over the internet
	time in hours	Price in Euro	
1. Software part: a simple registration form	1	50.00	2.50
2. Software part: a complicated/complex damage claim form	8	400.00	20.00
3. Software part: a very complicated/complex claim form	40	2,000.00	100.00
4. Ready-made program: A simple employee information management complete program.	200 - 300	More than 10,000.00	Free
5. Ready-made program: A simple employee information management complete program	200 - 300	More than 10,000.00	40.00
6. Hourly rate for software development and advice	1	50.00	

The idea is to get assignments by selling cheap software components and selling cheap ready-made software. Every company has its own software needs, so I often have to adjust the programs or software components. Then I can ask my hourly rate.

My hourly rate depends on where I have to work, as below:

• €50,- per hour for:

- o Over the Internet advice or for analysis/research/planning of software development
- o For customers advice within the customer area, plus travel expenses

• €80 per hour for software development or long-term advice (more than 2 days) within the customer, excluding travel expenses

• €400 for one day of advice within the Netherlands, excluding travel expenses and any hotel costs for abroad.

The VAT rate in the Netherlands is 19%. Outside the EU there is no VAT to be charged, but if I sell something within the EU I have to charge the local VAT of this country. The company, called eCommerce company, that will process/arrange the internet payments for Softeen, also processes/arranges the local VAT, I have to process the VATs in my bookkeeping, after I receive the invoices from the e-Commerce company.

3.3 Promotion plan

In the first two months I want to focus on promotion via the internet and only when there is insufficient response to this I will:

- Posting flyers at regional companies

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- Email folders to the addresses I have (see target groups 2.3, I got the addresses from Microsoft) • Register in search engines, such as Google and Bing
- Register in software developer database, such as Microsoft Developer database
- Register in company database, such as Microsoft service provider database

The following promotions are planned:

- Website, develop yourself
- Brochures to send and to hand over
- Networking via the Internet: LinkedIn, Facebook and Twitter
- A project/assignment folder
- Networking: For this I have planned 4 monthly trips to the Randstad and one long-distance trip (maybe to Brussels or Paris). Each trip to the Randstad is on Sunday. After that, I stay in Amsterdam until Wednesday or Thursday to go on a marketing visit, and then I go back to Bellingwolde, where I work.

Travel and accommodation expenses are listed in "**Appendices: 9.13. Monthly expenses, business**".

To reach my target groups I need to contact them. For this I need contact addresses. I have access to the following addresses:

- I have access to a great many addresses of ICT companies in almost every country in the world including the US, Canada, Australia, United Kingdom, Germany, Austria, Switzerland and the Netherlands. These addresses are accessible because they are the addresses of computer service providers based on Microsoft or Oracle and can be found via "www.pinpoint.microsoft.com" or "http://solutions.oracle.com/home/basic_search".

For more information see appendix "[9.7 Example of 50 potential customer addresses](#)"

- Numerous addresses for medium and large companies in the US;
- I can get/buy thousands of contact addresses for local businesses from KVK, Bertelsmann Verlag or from another company;
- Contact addresses of all sectors can be purchased everywhere, at the Chamber of Commerce addresses cost from 3 cents per address, on average 10 cents per address.

The following is a promotional idea in development:

- Attend meetings, large companies in the Netherlands, develop in collaboration with Microsoft
- Sponsoring, Microsoft products seminar, developing in collaboration with Microsoft, perhaps in Groningen

3.4 Presentation

The presentation and especially the first impression is very important. The first impression will often be through my website are formed. Therefore, much emphasis is placed in the presentation on the following topics:

- Business software
- [Sharing quality software](#)
- Rapid development
- Cheap software
- Made in the Netherlands!
- Motto for software parts: **We develop software parts, you do the logic!**

I choose the name Softeen / Softeen Developments because I wanted to use a name that has the following characteristics:

- Short name for better remembering and use as internet address
- Should point a little bit to software
- Definitely not kitschy
- Not registered anywhere in the world.

The website is divided into four parts as follows.

- **Part 1 is home:** light colored gray background and dark gray writing
- **Part 2 is Software Development:** light colored green background and dark green writing
- **Part 3 is Software parts:** light colored purple background and dark purple writing
- **Part 4 is Cloud Computing:** light colored blue background and dark blue writing

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The Softeen logo and motto are simple and clear. The name "Softeen" is always written in black written.

Softeen business card

Softeen Software Developments and more...		http://www.softeen.com
We Develop Software, Software Parts and Cloud Computing		Inform@softeen.com
	 +31 (597) 785 139	
	 +31 (597) 785 139	
Michael Najjar		 +31 (6) 8442 6363
Lindenlaan 39, 9695 GR Bellingwolde, the Netherlands		mnajar@softeen.com najar.blogs.softeen.com

Stationery

Softeen Software Developments and more...		http://www.softeen.com
We Develop Software, Software Parts and Cloud Computing		Inform@softeen.com
	 +31 (597) 785 139	
	 +31 (597) 785 139	
Microsoft Corporation Customer service department for new addresses 1 Microsoft way Redmond, WA 98052 USA		Lindenlaan 39 9695 GR Bellingwolde The Netherlands
Subject: Announcing our new business paper		
Dear Sir:		
<ul style="list-style-type: none"> ▪ ▪ 		

3.5 Personnel

Now I have 6 developers in Nepal who get 25% of the hourly rate, so 5 euros of the 25 euros and 10 euros of the 50 euros hourly rate

There will be 14 more developers joining before January 2012. Their hourly rate will also be a maximum of 25%.
For more information about how this team works, see ["5. Working method/Work procedure"](#).

3.6 Legal form

The company is registered with the Chamber of Commerce under the name "Softeen" as a 'sole proprietorship'.
Sole proprietorship has easy establishment and tax requirements, so it is very suitable for this type of business. The plan is to register Softeen as a BV after 2 years. The costs for this are included in the cost forecast, but no personnel costs and VPB are included.

Furthermore, the name "Softeen" is registered with:

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- A. as a trademark/copyright with the **OHIM**. The Office for Harmonization in the Internal Market (trade marks, drawings and models) OHIM is an [agency of the European Union](#), founded in [1984](#) and located in [Alicante](#) (Spain). The ~~Office is~~ responsible for the registration of [Community trade marks](#) _____ and models.
- B. as a trademark/copyright at **WIPO**. The World Intellectual Property Organization (WIPO, from the [English](#) World Intellectual Property Organization, OMPI, of the [French](#) (Organisation Mondiale de la Propriété Intellectuelle) is an international organisation dedicated to protecting [intellectual monopolies](#). WIPO is a [specialized agency of the United Nations](#). _____
- WIPO has 184 member states and administers 23 international treaties. Its headquarters are in [Geneva, Switzerland](#)_____

For more information, see “Registering Softeen as a trademark/copyright with **WIPO**” in [“Appendix 9.11 Detailed Investment Budget, Initial Investment”](#)_____

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4 Financial plan

4.1 Investment budget

Fixed assets	Incl. VAT	Ex. VAT	VAT
Server	2610	2193	417
Workstation	2353	1977	376
Renovation	1150	966	184
Alarm package	800	672	128
Computer accessories	1008	846	162
Total:	7921	6655	1265
Current assets	Incl. VAT	Ex. VAT	VAT
Promotion and advertising	1560	1261	299
Post advertising campaign	2393	2011	382
Register Softeen in the trade register	2844	2390	454
Work capital	8035	6752	1283
VAT pre-financing		4482	
Unforeseen	5000	4202	798
Total:	19832	21098	3217
Liquid assets	Incl. VAT	Ex. VAT	VAT
cash			
Total:	0	0	0

	Incl. VAT	Ex. VAT	VAT
Total	27753	27753	4482

Explanation:

I) The working capital

The working capital consists of the estimated monthly expenses for the first 6 months, such as costs for transportation, communication (telephone and Internet), ZZP'er insurance, safety software, web hosting, advertising, safety alarm, tax advisor and unforeseen monthly expenses. For more information see appendix "9.13 [Detail Investment budget, Monthly expenses, business](#)"

II) Unforeseen height

The goal of Contingency is to always be able to work without having to stop due to unforeseen problems. In other words: the money for Contingency is to solve all major unforeseen problems quickly without losing customers and time, for example: the car breaks down, the entire house is lost due to fire, water damage inside or outside, or theft. And with this I can quickly buy a second-hand car, a work computer or rent a room until the problem is structurally solved.

III) Promotion and advertising budget

Costs for the entire year are included, to ensure repeat actions. In principle, the first mailing should generate turnover that covers the remaining costs.

4.2 Financing plan

To be financed: 27753
Financing means: short-term account
Interest rate: 8% 0
Repayment term: 3 years + 1st repayment free
Repayment per year: 9251

	year 1	year 2	year 3	year 4	year 5	year 6 year 7 0 etc.	year 8
Loan	27753	27753	18502	9251	0		
Repayment		9251	9251	9251	0	0 etc.	
Interest	0 2220	2220	1480	740	0	0 etc.	

4.3 Sales forecast

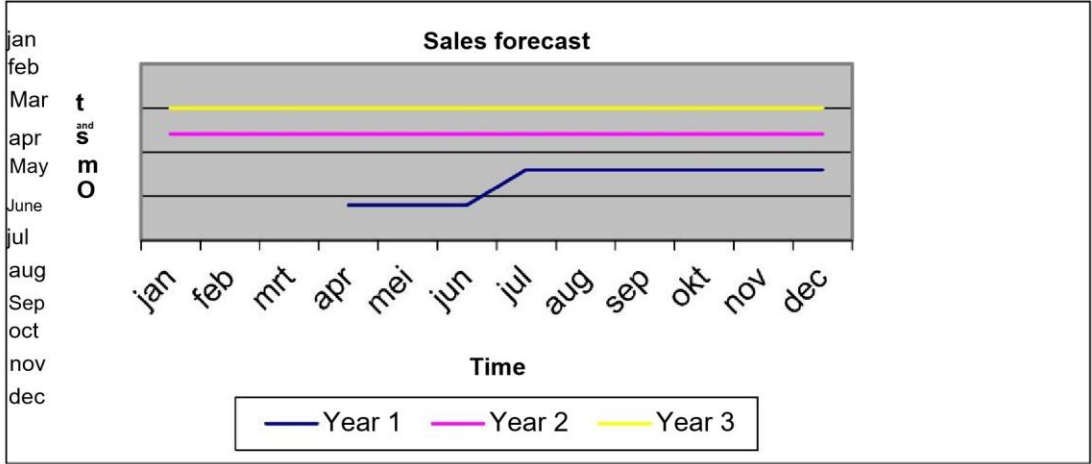
	2011	2012	2013	2014
January			12000	15000
February			12000	15000
March			12000	15000
April		4000	12000	15000
May		4000	12000	15000
June		4000	12000	15000
July		8000	12000	15000
August		8000	12000	15000
September		8000	12000	15000
October		8000	12000	15000
November		8000	12000	15000
December		8000	12000	15000

Total	0	60000	144000	180000
-------	---	-------	--------	--------

Target:		15507	58704	82753
---------	--	-------	-------	-------

a	bca		bca		bc	
	0		240		300	
	0		240		300	
			240		300	
	0		240		300	
	80		240		300	
	80		240		300	
	80		240		300	
	160	60	240		300	
	160		240		300	
	160		240		300	
	160		240		300	
	160		240		300	
	160		240		300	

Product	Rate Unit
a.	p/
b. normal rate	50.00 p/
c.	0.00 p/



Explanation about the period from January to December 2012: After I start in January 2012 and in the worst case I will get small assignments as trial assignments, so maybe 40 hour assignments and 60 hour assignments here and there. That is why I estimate that my income from April 2012 will be around 4000 euros (80 hours of work). But after 2-4

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months, when the clients get more and more trust, then I get bigger assignments, which will increase over time, because I will focus on marketing while my team develops the software. So from April to June, and in the worst case scenario I get 80 hours of assignments per month, which will slowly increase to 160 hours per month.

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4.4 Cost forecast

	2012	2013	2014
Housing costs			
Rent			
Energy			
alarm	480	480	480
Insurances			
Taxes			
Total	480	480	480
Sales costs			
Advertising/advertising costs	1200	1500	1500
Representation	500	1000	1000
Total	1700	2500	2500
General costs			
Travel and accommodation expenses	4000	6000	8000
Small purchases			0
Contributions*	0	0	350
Administrative costs			600
Office supplies	2850	2500	2000
Telecom/internet/hosting	600	600	720
Insurance	2000	720 7082000	720 708708
Total	10878	12528	12378
Interest charges			
Current account			
Interest on borrowed capital	2220	2220	1480
Total	2220	2220	1480
Depreciation			
server total	439	439	439
workstation	395	395	395
Renovation	193	193	193
Alarm package	134	134	134
Computer accessories	169	169	169
Total	1330	1330	1330
	Year 1	Year 2	Year 3
Total cost	16608	19058	18168

*2013 conversion to BV kvk 2500 including notary etc.

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4.5 Opening balance

Assets			Liabilities		
Fixed assets			Equity		
server	2193		Equity:		0
workstation	1977		Total equity		0
conversion	966				
alarm package	672		Long term debt		
computer accessories	846		pre-start credit:		2500
Total fixed assets	6655		Bbz credit:		27753
			Private loan:		0
Current assets			Total long term debt		30253
Promotion and advertising	1261				
start-up costs	2500				
Campaign	2011				
Registrations	2390		Current account:		
Working capital	6752				0
Unforeseen:	4202				
Pre-financing VAT:	4482				
Total current assets	23598				
Liquid resources					
Cash:					
Bank:					
	0				
Total assets	30253		Total liabilities		30253

4.6 Operating budget

	2012 %	2013 %	2014 %			
Net turnover total: third	60000	100	144000	100	180000	100
party purchases	12000	20	28800	20	36000	20
Gross profit	48000	80	115200	80	144000	80
Costs						
Housing	480	1	480	0	480	0
Sales costs	1700	3	2500	2	2500	1
General costs	10878	18	12528	9	12378	7
Depreciation	1330	2	1330		1330	1
Total cost	14388	24	16838	112	16688	9
Net sales result	33612	56	98362	68	127312	71
Interest charges	2220	4	2220	2	1480	1
Net result	31392	52	96142	67	125832	70

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4.8 Private expenses

	2012	2013	2014
Housing costs:	5774	5774	5774
Energy costs:	1800	1800	1800
Insurance:	1680	1680	1680
Repayment:			
Housekeeping money:	1546	1546	1546
Miscellaneous:			
Tax:	450	450	450
IB:	5965	18267	23908
Total:	17214	29517	35158

income

rent allowance	0	0	0
health care	0	0	0
allowance total	0	0	0

private withdrawal	17214	29517	35158
--------------------	-------	-------	-------

4.9 Repayment capacity

	2012	2013	2014
Net result:	31392	96142	25832
Depreciation:	1330	1330	1330
Cash flow	32722	97472	27162
Private withdrawals	17214	29517	35158
Available for redemption:	15507	67955	92004

Repayment:		9251	9251
Reinvestment space:	0 15507	58704	82753

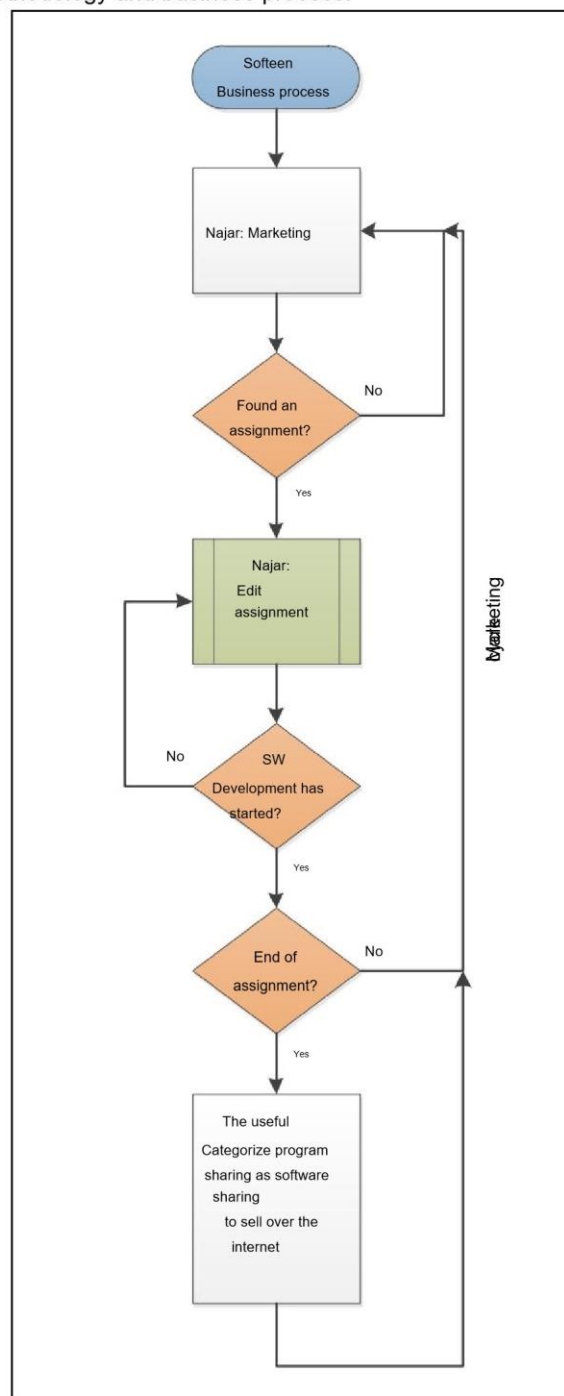
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5. Method/Work procedure

Originally I wanted to do marketing until I got a software development assignment, until then I would be busy with the development of this assignment. When I finished this assignment I wanted to do marketing again until I got an assignment etc. The problem with this way of working is that I have to do marketing for 1-2 months until I get an assignment, this would mean that between assignments I would only do marketing and therefore have no income. In short: I can either do development or marketing, but not both at the same time.

Now with my team of 7 people (including myself), which I want to grow to at least 20 people, the way of working is improving a lot, because I will focus on about 70% marketing and administration and about 30% development. But the most important point is that I will never be without income for 2 months, because I am always working on marketing while my team is working on development and testing.

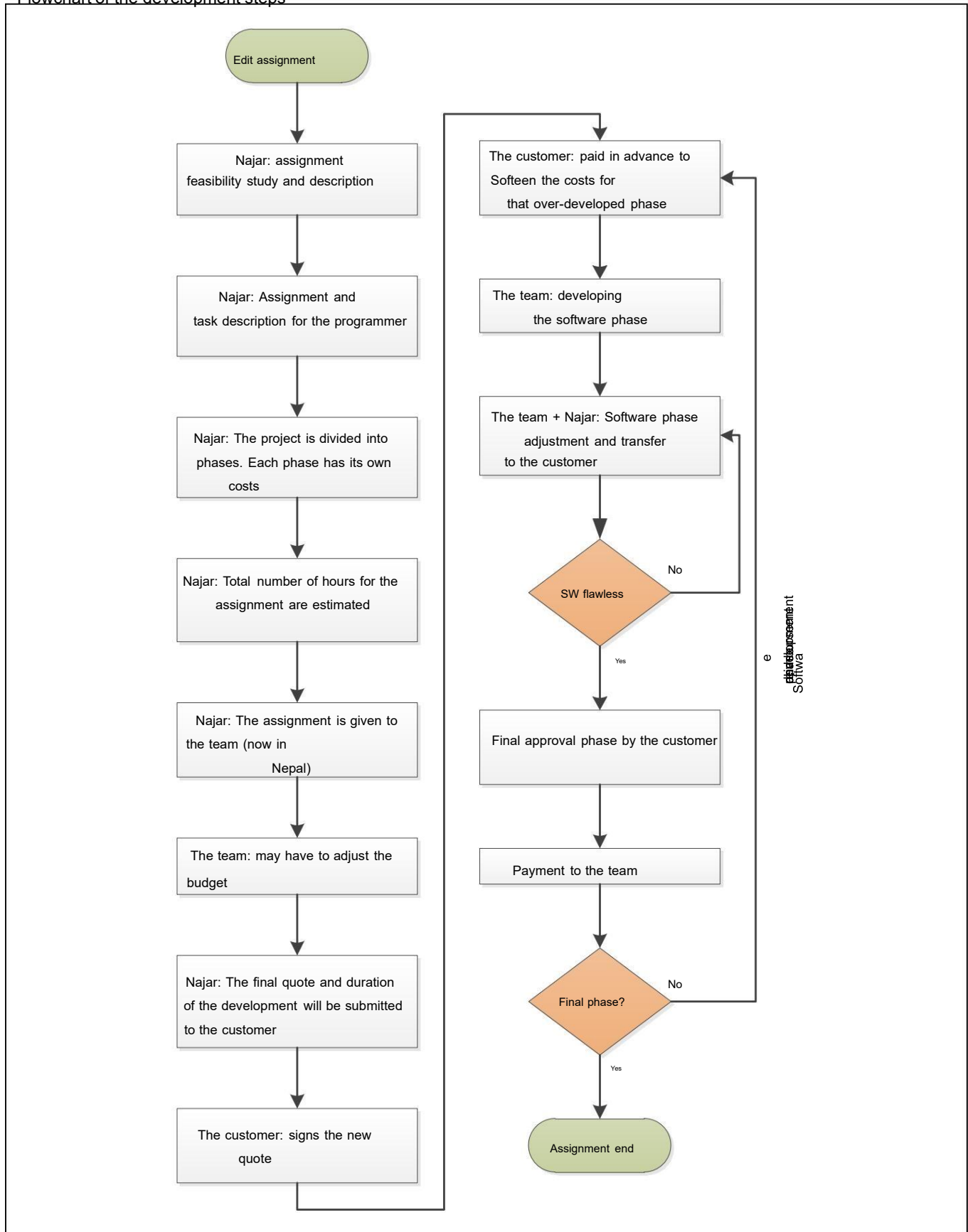
Here is the flowchart of Softeen methodology and business process:



5.1. Custom software advice and development

After the marketing is successful and an order has been secured, the order is executed through the following steps:

Flowchart of the development steps



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Softeen method/business process (same as the two flowcharts):

- Najjar: • Doing marketing until an assignment is found
- Najar: • Conduct occasional conversations with customers and analyze the assignment
- Najar: • The assignment (if possible) is divided into smaller assignments
- Najar: • Assignment and task description for the programmer
- Najar • The project is divided into phases. Each phase has its own costs
- Najar: • Total number of hours for the assignment are estimated
- Najar: • The assignments are given to the team (now in Nepal)
- Team: • The team may need to adjust the budget
- Najar: • The final quote and duration of the development will be sent to the customer
- Customer: The customer signs the new quote
- Customer: Prepay the costs for that over-developed phase of softening
- Team: Developing the software
- Team: Testing the software, phased approach
- Najjar: Testing the software, phased approach
- Najjar: Software transfer to the customer, phased approach
- Najjar + Team: Possible correction of errors, phase method
- Najjar + Customer: Phase or assignment final approval by the customer
- Najjar • Payment to the team
- Customer Payment in advance for the costs of the next phase
- Team Start developing next phase
- End of assignment.
- Once the team starts developing. Then I am free to bring in the next assignment and to start the procedure again.
- When the assignment ends, the usable parts are given to the software parts group for further to process.
- In the meantime, marketing is also being worked on, letters are being written to obtain invitations for conversations for a new assignment.

5.2. Cloud computing services

There are several cloud computing services that we will be offering. We can divide these services into two categories as follows:

-  **Main priority:** Software development for the Microsoft Windows Azure platform and for other products/platforms.
-  **Secondary priority:** selling Microsoft Cloud Computing services, such as Microsoft Office 365, Sharepoint online, Exchange online, Microsoft Dynamics etc. Cloud Computing services are offered only after Softeen has established itself as a software developer. Only then a plan is specified for marketing cloud computing services. The core business from Softeen is software development.

The software development method for Microsoft Windows Azure is the same as mentioned above for "Custom software advice and development" under point 5.1.

The future way of working for cloud computing services could look like this:

- Provide customers with short basic course/seminar on the product
- Register and install the product on the customer's computer
- Register the customer with Microsoft as a Softeen customer.
- If necessary, create a maintenance contract with the customer in case the customer needs assistance with this product, or the customer wants to expand the services of the product even further.
- If necessary, develop custom software for this customer and for the product, for example: collaboration website for Microsoft SharePoint Online or for Microsoft Exchange online, or develop adjustments for Microsoft Dynamics etc. The method of "Custom software advice and development" under point 5.1. is used for this.

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5.3. Sale of software parts via the Internet.

The sale of software parts will start around the end of summer 2012. Because we have to collect the software parts first by developing software programs for the customers.

If there is new software, we will follow the following procedure:

- The software is being investigated to see if it can be divided into small parts
- Then, if possible, the software is divided into independent parts that can work with other parts
- The new software parts are categorized and registered
- The new software parts are integrated into the database
- The new software parts are offered for sale via the Internet

5.4. Sales and development of ready-made software solutions

Here is the procedure for turnkey software development:

- Whenever there are new software parts they are integrated into the software parts database. Then they are tested to see if they are suitable for new ready-made software.
- If so, are they then given to the software developer to create new ready-made to develop software.
- Then they are categorized and registered
- The new ready-made software is then integrated into the software database
- The new ready-made software is offered for sale via the Internet

6 Pilot projects to test the working method

The purpose of this section is to describe the planned pilot projects. The pilot projects are meant to prove the planned work procedure as described under section "5. Method/Work procedure", but also to test other tasks and formulas such as contracts, letters, tax, accounting etc.

Two pilot projects are planned with different objectives as follows:

1. The development of the Softeen website. The aim of this pilot project is to test the internal working method and cooperation on the development of software projects for a third party. But also to test the cloud computing programmers capacities, because the website will be hosted at Microsoft Windows Azure (Cloud Computing). There are no costs involved, only our time.
2. Developing a software project for a new test customer. This customer has not yet been found. This pilot project has several goals as follows: to retest the internal development and collaboration, to test the programmer capabilities, to test all the tools that we plan to use during the customer negotiations: project design and description, approval process, approval and billing process. But also those that we offered software development services to test, such as software for desktop, server, web server, cloud computing. And possibly testing other procedure and tools.

Pilot project 1 to develop website for Softeen:

This project has already started and it is estimated that the first phase will be completed by the end of October or mid-November 2011.

Pilot project 2 is a full software development project for a real client. The goal of this project is not to make profit but to fully test our possibilities and all procedures and tools that we plan to use from the first contact note to client. From feasibility study to software development. From invoicing to payment to programmers.

And so forth.

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At the end of each of the pilot projects, I will make a summary of all the weaknesses in order to correct and improve them.

The description of the pilot projects and their progress can be viewed at (www.softeen.com/bbz/).

7 Between Bbz preparation period and Bbz period

Bbz Preparation Period

The Bbz preparatory period was designated by the municipality; it starts on 15 May 2011 and ends on 15 November 2011.

During the period and with the help of the companies Interon in Veendam and mainly with the help of the Advisory group in Groningen, I performed the following tasks:

1. Started writing the business plan in February 2011
2. investigated what is needed for the Bbz preparation period and for the Bbz period
3. The costs examined for the Bbz preparation period and for the Bbz period
4. Bbz preparation costs credit applied for in May and received in October
5. Attend an 8 day (56 hour) course at the Advisor Group in Groningen on starting a business including information on how to write a business plan, how to run a business, marketing, organization, accounting, taxes, etc.
6. Learned a lot about marketing, business organization, business management
7. Learned new computer technology.
8. Procedure and organization of software development negotiated with my team
9. Wrote the business plan in October 2011

Between the Bbz preparation period and the bbz period

This is a period of unknown length.

If I follow the procedure of the Bbz preparation period (from 15-05-2011 to 15-11-2011) and the Bbz period, I end up with a period in which I have to wait an unknown amount of time, as follows:

1. I will have completed the business plan between October 18 and 31
2. (unknown period maybe 1-4 weeks) Give the business plan to the Advisory Group to be tasted for viability, possibly further improvement is required.
3. (unknown period perhaps 1-4 weeks) the business plan to Interon and the municipality to test for viability, possibly further improvement is needed.
4. After the municipality has given its permission that I can start the Bbz period, then I will apply for the necessary start-up credit
5. (unknown period perhaps 1-4 weeks) apply for credit from ABN AMRO and Rabobank.
Maybe I will also ask for the credit from Ing and SNS banks. To save time I will do that simultaneously.
6. (unknown period up to 13 weeks) If I cannot get credit from a bank, then I must start applying for credit from the municipality, which can legally take up to 13 weeks.

So from November 1, 2011 I have to wait approximately between 7 and 25 (2-6 months) weeks until I receive permission from the municipality and a starting credit.

I will use this period as follows:

1. Create My Computer Certificates for Microsoft Windows Phone 7 and Microsoft Windows Azure
2. Formulate all work, fillers and prepare business cards and make them ready for printing soon
3. Check website
4. Writing and preparing a marketing letter
5. Prepare marketing addresses for the marketing letters
6. Be prepared to answer any questions about my business plan from the Advisor Group, Interon, the municipality and banks

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Bbz period

My goal is to start my business in March or April 2012, but based on the unknown periods mentioned above, and also because there are long holiday periods in between, such as Christmas and spring holidays, the start could also be in May or June 2012.

Losing unknown time: Based on my experience and especially recently due to the Bbz preparation credit, I will be able to lose even more time by purchasing the necessary products. Because, the period between the research of the products and prices and when the products are purchased is long, but then 8 months, so prices and models can change a lot or the necessity of the product itself can change. An example: in the business plan the price is 2300 euros for a 64 bit workstation computer, the price is from May 2011, the 64 bit computer is purchased in March 2012, 10 months later, the product is no longer, because the manufacturer has replaced it with a new model, and the new model costs 2800 euros, is much more expensive, so I have to make a new research what and where can I buy a 64 bit workstation computer with the budget of 2300 euros?

This is an unknown loss of time, because it can happen with several products and services.

After the municipality has given permission for me to start and I have received the necessary starting credit, I will start a short preparation period as follows:

1. Unknown time (1-6 days) lost due to purchasing products specified in the business plan stand as described above
2. Converting my home into a work office (1 day)
3. Rent a bedroom in Amsterdam (2-4 weeks)
4. Order the computer and connect it in my office (1-2 weeks)
5. Setting up the new computers for developer (installing software, long process)
6. Have necessary forms, forms and business cards, etc. printed (1-2 weeks)
7. Send marketing letters to my potential customers in the Randstad (3-6 days)
8. And the rest of the business plan follows
9. Unforeseen editing (5 days)

Based on all of the above, and after I receive the starting credit, I plan a small preparation period of 3-5 weeks to process all of the above.

Then I start working as follows:

- A. Monday through Wednesday (possibly Thursday) I will visit potential customers in the edge city
- B. Monday to Wednesday (possibly Thursday) and at the same time and if I have free time while I am in the Randstad, I can do other tasks such as: assignment/project description, software development, writing customer quotes, etc.
- C. Thursday (possibly Friday) through Sunday I will be in my office to process all visits, pass on any software developments to the programmers and make other preparations before I return to the Randstad.

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8 Terminology

Set of terms within this business plan

This is a list of the expressions used and their meaning within this Business Plan.

word, expression, concept	Meaning
.NET	<p>.NET (pronounced: <i>dotNET</i>) is an application framework for the seamless cooperation of applications and libraries written in different programming languages. It was developed by Microsoft. .NET is fully described in open source ECMS standards, and is therefore not only available for Microsoft applications. The Common Language Infrastructure, the official name for .NET is described in ECMS standard 335, the newly developed language C# in ECMS standard 334.</p> <p>Specifically focused on .NET and programming languages within .NET Framework:</p> <ul style="list-style-type: none"> o ASP.NET (a server-side technology intended as a successor to ASP or Active Server Pages) o C# o C++.NET o Delphi .NET o Delphi Prism o F# o J# o Visual Basic .NET o Vulcan.NET o IronPython <p>.Net Framework 4.0 is the current version. You can use "Microsoft Visual Studio 2010" to develop software application for .NET Framework 4.0</p>
BBZ	<p>The Self-Employed Assistance Decree (BBZ) regulates the financial assistance that municipalities can provide to self-employed persons. Various groups of self-employed persons can qualify for it. The form of financial support varies per situation. In this case, to help people who receive general assistance (benefit) to work independently.</p>
Cloud Computing	<p>Cloud computing is the internet- based provision of hardware on request, software and data, much like electricity from the grid. The <i>cloud</i> (Dutch: cloud) represents the internet and the parts and actions of the application that do not take place on the user's machine. In this way, the user no longer has to be the owner of the hardware and software used and is not responsible for maintenance. The details of the information technology infrastructure are hidden from view and the user has his "own", in size and possibilities scalable, virtual infrastructure.</p> <p><i>Cloud computing</i> based services can be accessed via web browser are accessed and the user pays for storage and use of computers and applications according to the use he makes of them, usually based on a fixed amount of Gb for an agreed monthly amount with the possibility of exceeding.</p> <p><i>Cloud computing</i> is divided into three categories of abstraction: Infrastructure as a Service (IaaS), Platform as a Service (PaaS) and Software as a Service (SaaS). In this case, IaaS has the most freedom and SaaS the least. In direct proportion, IaaS also requires more maintenance and knowledge.</p> <p>Since with <i>cloud computing</i> the user does not own the software used and pays for the services, he can save a lot of costs on the purchase of software and hardware.</p> <p><i>Cloud computing</i> had its rise around the year 2000. In 2009, Sun recognized</p>

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	<p><u>Microsystems cloud computing</u> as the new generation of software within their company.</p> <p>Microsoft BizSpark Microsoft Corporation has a program specifically designed to provide start-up ICT entrepreneurs with software, support and visibility to boost their success.</p>  <p>Software</p> <ul style="list-style-type: none"> • Snel en eenvoudig toegang Microsoft ontwikkeltools • Geen aanvangskosten en met minimale vereisten <p>Ondersteuning</p> <ul style="list-style-type: none"> • Koppeling van netwerkpartners wereldwijd die evenzeer zijn betrokken bij op software gebaseerde innovaties en ondernemingschap en die breed scala aan ondersteunende middelen bieden • Ondersteuning Microsoft <p>Zichtbaarheid</p> <ul style="list-style-type: none"> • Profileren en vermelding in de BizSparkDB via www.bizspark.com • Wereldwijde zichtbaarheid tot stand brengen ten behoeve van mogelijke investeerders, klanten en partners <p><u>What does the program offer?</u></p> <p>Development tools, platform technologies and production licenses. For a complete overview of all Software and Tools within the BizSpark program and for more information about the program, visit www.bizspark.nl.</p> <p><u>How to register?</u></p> <p>Registration is easy. Do you meet the requirements? •</p> <ul style="list-style-type: none"> • Are you a start-up? • Have you been in business for less than 3 years? • Are you privately held? • Do you have a turnover of less than US\$1 million per year? • Is your primary goal to develop software-based products or services intention (even with an open source code)? • Valid URL with matching email address? <p>For a complete overview of all Software and Tools within the BizSpark program and for more information about the program, visit www.bizspark.nl.</p> <p>For the BizSpark brochures “How to get the most out of BizSpark” go to the Internet address: http://www.softeen.com/plan/BizSpark-startup.pdf</p>
<p>Microsoft Office 365</p>	<p>With Microsoft Office 365, you can work from virtually anywhere and on almost any device (desktops, laptops, and mobile devices), whether you're self-employed or have a small business.</p> <p>Office 365 includes the following programs or features:</p> <ul style="list-style-type: none"> • Email and calendar • Office web Apps: Word, Excel, Powerpoint and OneNote • Websites and collaboration • Chat messages and online meetings • 99% guaranteed availability <p><u>How it works</u></p> <p>Microsoft Office 365 is a subscription service. This means you can access powerful web applications from virtually anywhere. Plans start at €5.25 per user per month.</p> <p>For more information visit Microsoft Internet website about office 365:</p>

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Microsoft Windows Azure	<p>http://www.microsoft.com/nl-nl/office365/online-software.aspx</p> <p>Microsoft Windows Azure is Microsoft's version of the cloud platform on which you can build and run applications in the cloud, these applications can be deployed in minutes. You can write the code in different languages and technologies, such as .NET, Java and PHP.</p> <p>— — —</p> <p>This word Azure means in Dutch: azure = blue sky, cloudless sky or cloudless vault of heaven,</p> <p>For more information about Windows Azure, visit the Microsoft Windows Azure Internet website (one of many): http://www.microsoft.com/en-us/cloud/developer/default.aspx http://www.microsoft.com/windowsazure</p>
Microsoft Windows Phone 7	<p>Microsoft Windows Phone 7 is the operating system Microsoft Windows 7 especially for mobile phones. With it, the phones are programmable with the same programming tool as normal computers. For this, Microsoft Visual Studio 2010 is used. With this, one can develop software for mobile phones in the same way as for a computer, which means that one can develop countless software for the mobile phone. This is a new computer sector.</p> <p>For more information about this, you can visit the Microsoft Windows phone 7 Internet website:</p> <p>http://www.microsoft.com/windowsmobile/nl-nl/default.msp http://www.microsoft.com/windowsphone/en-us/default.aspx http://www.microsoft.com/windowsphone/en-us/features/default.aspx http://www.microsoft.com/windowsphone/en-us/howto/wp7/basics/update-history.aspx</p>
MSDN (Microsoft Developer Network) And Microsoft TechNet	<p>MSDN and Microsoft Technet have many offers, one of them is "MSDN subscription" and "TechNet subscription". There are several subscription types with different prices from 400 euros to 11,000 euros.</p> <p>Microsoft BizSpark members get a special "MSDN subscription" for 2 people, and if they need it for more than 2 people, they can buy a so-called "Action Pack" for about 330 euros, and up to 10 people can use it.</p> <p>"MSDN subscription" gives members access to most of all business software, development software and management systems. This happens over the Internet, where members can download the necessary software with so called 2 product keys, or for an additional fee members can get 4 times a year CD/DVD with this software.</p> <p>"TechNet subscription" is the same offer except from development software.</p> <p>Subscription = subscription.</p>
Programming language	<p>Using a programming language, a computer programmer can control and program a computer to perform a specific function, such as calculating a salary or running a word processor such as Microsoft Office from Microsoft or Oracle Open Office.</p> <p>My old experience with programming languages: Assembly, Pascal, COBOL, RPG II, dBase, FoxBase, FoxPro, Visual FoxPro and others</p> <p>My current experience with programming languages: Microsoft Visual C-Sharp, Microsoft Visual Basic, Microsoft C++. At the moment my strength is in Visual C-Sharp</p>
SaaS (Software as a service)	<p>SaaS stands for <u>Software as a Service</u>. SaaS is a part of Cloud computing. iCloud computing is the internet- based provision of hardware on request, software and data, much like electricity from the grid. The <i>cloud</i> (Dutch: cloud) represents the internet and the parts and actions of the application that do not take place on the user's machine. In this way, the user no longer has to be the owner of the hardware and software used and is not responsible for maintenance. The details of the information technology infrastructure are hidden from view and the user has his "own",</p>

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	<p>virtual infrastructure that is scalable in size and capabilities.</p> <p>For example, SAAS is:</p> <ul style="list-style-type: none"> • Microsoft Exchange Online (http://www.microsoft.com/online/exchange-online.aspx) • Microsoft SharePoint Online (http://www.microsoft.com/online/sharepoint-online.aspx) • Microsoft Office Live meeting (http://www.microsoft.com/online/office-live-meeting.aspx) • Microsoft Office Communications Online (http://www.microsoft.com/online/office-communications-online.aspx) • Microsoft office 365 (http://www.microsoft.com/en-us/office365/online-software.aspx) <p>• SAAS can also include Payroll, Accounting, Point-of-Sale, Manufacturing, Banking etc.</p>
Software sharing	<p>Software parts are ready-made computer programs that have no function on their own, but must be integrated into another program to have a complete solution. Software parts are parts of a program, for example: <u>registration form</u>, damage form, application form, order form etc. Software parts can also be small programs for an operating system, for example: <u>Windows 7</u>, Windows Server, <u>Windows Azure (Cloud Computing)</u>, Windows Phone etc.</p> <p>Example of a software sharing: “person given form” which is used to identify a person in a company. The “person given form” is then integrated into a larger administration program which processes payroll, taxes, insurance and other and also calculates production costs.</p> <p>For an example of <u>software parts</u> and ready-made software solutions see the example website at: (http://www.softeen.com/ProgPartsExamples).</p>
Visual Studio	<p>Visual Studio is a user interface program from Microsoft, which allows software developers to use it to develop software for Microsoft .Net Framework and based on all <u>programming languages</u> common to Microsoft, such as the following:</p> <ul style="list-style-type: none"> o <u>C#</u> o C++ o <u>F#</u> o <u>J#</u> o <u>Visual Basic</u> o HTML o Java script <p>The current version is Visual Study 2010</p>

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Appendices:**9.1. CV (Résumé, page 1 of 5) (as of 2000)**

Overview: Over 20 years' computer experience. Specialized in Microsoft Networking, SAN, Compaq Clustering, BackOffice and Desktop Applications. Speak fluent German, English and moderate Dutch and Arabic languages.

Current Expertise:

Server Products:	Windows 2000 Server and Advanced Server, Windows NT Server and Enterprise Edition, MS Internet Information Server, MS Exchange Server, MS SQL Server and MS Proxy Server. TCP/IP, DHCP, WINS, DNS, Certificate Server, and SMTP Mail. Router, Hubs and Cabling. Proficient in network/hardware/server planning, integration and troubleshooting.
Clustering:	SAN (Storage Area Network), Compaq Clustering, HA/F500, CL1850 and Benchmark Factory and others. All aspects of SAN including Racks, Compaq ProLiant Servers: DL360 and DL360 Ultra-Thin, 1600, 1850, 6400, 6500, 7000, 8000, 8500 and Workstations DeskPro XXXX. Hubs and switches, Fiber Optic for SAN including Fiber Optic Hubs and Switches, hardware and software testing tools, and others.
Desktop Products:	Windows 2000 Professional, Windows NT Workstation from 3.1 to 4.0, Windows 98, Windows 95, Windows 3.11 for Workgroup, MS-Windows through 3.1, MS-DOS from 1.0 through 6.22. Proficient in network, hardware, desktop planning, integration and troubleshooting. FoxBASE/FoxPro.
General:	Server, desktop and laptops planning, integration, support, administration and Training
Productivity Tools:	Visual Basic, MS Office through 2000, FrontPage 1.x through 2000, MS Publisher, MS Project and others.
Education:	Microsoft Certifications since 1995. EDP/Business degree: Bavarian Technical Institute for Data Processing. Major in software design and development, minor in technical design and accounting. Siemens Institute for Data Processing: over 15 certifications for mainframe.

Professional History:

2000	Compaq Corporation , High Availability Systems testing and integration. SAN/LAN/WAN and clustering.
1999-2000	System Consultant - Interior Technologies, Inc.
1999-2000	System Integration - Harmeyer and Associates
1992-2000	System Consultant - Associated Canvas Products, Inc.
Integration of network server and desktops, accounting system, Microsoft Office, Internet publishing, e-mail system, System training. Continuous system administration, technical support, upgrade and training. Windows 2000 pilot testing, Internet and Intranet.	
Environment: Microsoft Exchange Server 4.0-5.5, Microsoft Internet Information System 1.0-4.0, Windows 2000 Professional and Windows 2000 Advanced Server, Windows NT Server 3.x-4.0, Windows NT Workstation, Windows 98, Windows 95, and Windows for Workgroup. FoxPro.	
1998-1999	System Integration - CPC-Fluor Daniel
Document Tracking System (Custom VB 5/6 application). planning, design and integration. Duties include hardware and software integration and support for Internet/Intranet/Extranet, client server application design, integration, testing and training for local, national and international access.	
Environment: Windows NT Server 3.51/4.0, Windows NT Workstation, Windows 95, MS IIS, MS SQL Server, MS Exchange Server, MS Certificate Server, MS FrontPage, MS Publisher, MS Office, IBM Servers, Desktops and Laptops, LAN, WAN, Internet, Intranet and Extranet.	
1996-1998	System Consultant - HoustonBiz.com
Various server installations, setup configuration, maintenance, support, troubleshooting and training including Microsoft Windows NT. Microsoft Internet Information Server, Microsoft Exchange Server and Windows 95/98. Website development.	
Environment: Microsoft Windows NT Server 3.51/4.0, Windows NT Workstation, Windows 95/98, Windows for Workgroup, Windows 3.1, Microsoft Internet Information Server 1.0-4.0, Microsoft Exchange Server 4.0-5.5, Microsoft FrontPage 1.0-98, Microsoft Publisher and Microsoft Office 95/97. IBM, Compaq and other compatible PC. LANs, Internet, Intranet and Extranet.	
1991-1997	System Consultant - Texaco. Inc.
Application design and development using FoxPro: LTS-Employees Loan Tracking System. Data exchange between FoxPro and Mainframe using Extra and DDE (Dynamic Data Exchange). Application developed in 1991. Maintenance, enhancements and technical support until 1997.	
Environment: FoxPro, Windows NT, Novell, MS-DOS, Windows 3.11 and Windows 95. Mainframe data exchange from and to FoxPro using Extra.	

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Appendices:**9.1. CV (Résumé, page 2 of 5)****1994-1995 System Consultant - ISC.**

Application design and development using FoxPro: ARTS-Ad Response Tracking System. Beta-version testing and evaluation: Visual FoxPro and Windows 95. Contact Manager development using FoxPro. DDE—Dynamic Data Exchange

Environment: FoxPro. Windows for Workgroup. Windows 95. Windows NT. MS Office 4.0-95. Microsoft Exchange 4.0.

1994-1995 System Consultant — Chevron

2-applications design and developments using FoxPro: Technical Support Hot-line System and Offshore Work-Over Information Tracking System. End user support and training.

Environment: Novell. Windows for Workgroup, LAN, WAN, MS Graph, CIS-Excel and Word data exchange with FoxPro.

1993 System Consultant - UtiliCorp United

Application design and development using FoxPro: Financial Instrument Tracking system. Bonds/shares status tracking and management. The application was intended to be for multi-utility companies.

Environment: FoxPro for Windows, and Windows NT 3.1, Windows for Workgroup, Power Tools, and Novell LANI/WAN.

1992-1993 System Consultant - Koch Industries

Application design and development using FoxPro: National Order Entry and Trucking Dispatch System.

Environment: FoxPro 2.5 Windows, FoxPro 2.5 DOS, FoxPro 2.0, Power Tools, Multi-LAN Communications.

1992 System Consultant - Accura Answering Service

Application design and development using FoxPro: Answering and Massaging System Tracking, Incoming calls and communication control, massaging and paging administration.

Environment: FoxPro 2.0, Power Tools, LAN, and Telephone Communication.

1992 System Consultant - American Express

Application conversion and development from Clipper to FoxPro for Windows: Travel Information System.

Environment: Clipper, FoxPro. LAN/WAN

1991 System Consultant - Texaco, Inc.

Application design and development using FoxPro: Refinery Modeling System. Mainframe data conversion.

Excel data conversion. LAN/WAN.

Environment: FoxPro 2.0, Novel and Windows.

1991 System Consultant - Resolution Trust Corporation - Gibraltar Savings

Application design and development using FoxPro: Asset Stratification and Reconciliation. Mainframe data conversion. **Environment:**

FoxPro, Excel, Word, Novell and Windows. LAN/WAN.

1991 System Consultant - Golf Systems, Inc.

Application development using FoxBASE and FoxPro: Modifying and enhancing an existing accounting system.

Partially converting from FoxBASE to FoxPro.

Environment: FoxPro, FoxBASE, dBase II/III, Multi-Novell LAN in 12 cities, Communications, SBT and LAN/WAN

1990 System Consultant - Connect Computer Corporation

Application design and development using FoxPro: Accounting and payroll application enhancement.

Environment: FoxPro, FoxBASE, dBase II/III, SBT and Novell.

1990 System Consultant - IAIPD, Inc.

Application enhancements and modifications using FoxPro: SBT accounting system, including accounts payable and receivable modification.

Environment: FoxPro, SBT and Novell.

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Appendices:**9.1. CV (Résumé, page 3 of 5)****1990****System Consultant - ABCD, Inc.**

Application development using FoxPro: Development of third party sick pay module and payroll deductions and department distribution programs for SBT. Accounting systems integration and training.

Environment: FoxPro, FoxBASE, dBase II/III and Novell.

1989-1990 System Consultant - Dun & Bradstreet

2-applications design and development using FoxBASE and FoxPro: Customer Service Council System and International-National Administrative Resources Council. Linking system to an existing SBT accounting system including remote order and shipping.

Environment: FoxPro, FoxBASE, dBase II/III and Clipper. Multi-LAN/WAN, Novell and 3COM. Communication: Fax send and receive. SBT.

1987-1988**System Consultant - Spectrum Computer Services, Inc.**

Application design and development using FoxBASE: Ad Processing and Publishing Systems for multi-newspaper publisher. System integration.

Environment: FoxBASE, Clipper, dBase II/III, SBT, Novell.

1982-1986**System Consultant — Various companies**

Various application developments using dBase and COBOL: population statistical information system, banking systems and several other turnkey projects including hardware and software evaluation and selection for various customers: banks. Governments, schools, universities, pharmaceutical, computer-consulting companies, hardware and software manufacturers.

Environment: DEC PDP11-24, VAX, IBM-PC and compatibles, PC-DOS, MS-DOS, C/PM, Novell, dBase and others.

1978-1981**Programmer, System Analyst and Consultant - Siemens AG**

Several application developments using Assembler. COBOL. Pascal and RPG II: multilingual cargo/vessel statistic, appointment and MIS system. Fire and police department control systems. Other major projects for: the Ports Authority of Saudi Arabia, Hoffmann La Roche, Siemens internal, Siemens-Albis and Data Products.

Environment: IBM compatible MVS, VSE, Siemens OSI000/OS2000, and 600x series. JCL, Assembler, COBOL, RPG II, Pascal, Basic, relational and hierarchical databases. Communication SW and others.

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Appendices:

9.1. CV (Résumé, page 4 of 5) Certification Transcript

Microsoft Certified Professional Transcript

Last Activity Recorded: July 01, 1996


Microsoft Certified Professional ID: 219959

NUZHAT NAJAR
Lindenlaan 39

Bellingwolde 9695 GR NL
MNajar@live.com

Microsoft Certification Status

Credential	Certification / Version	Date Achieved
Professional	MCP 2.0 -- Certified Professional	October 06, 1995



Microsoft Certification Exams Completed Successfully

Exam ID	Description	Date Completed
58	Networking Essentials	July 01, 1996
63	Implementing and Supporting Microsoft® Windows® 95	July 01, 1996
42	Implementing and Supporting Microsoft® Windows NT™ Workstation 3.51	May 17, 1996
43	Implementing and Supporting Microsoft® Windows NT™ Server 3.51	May 13, 1996
30	Microsoft® Windows™ 3.1 Exam	October 06, 1995

Professional
ID: 219959

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Appendices: 9.1. CV (Résumé, page 5 of 5) Certification



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Appendices: 9.2 Rabobank Figures & Trends for ICT services (page 1 of 2)

For the original folder look under the Internet address: (<http://www.softeen.com/plan/Rabobank-2011.pdf>)



ICT-dienstverlening

Binnen de ICT-branche zijn de volgende productsegmenten te onderscheiden:

- Hardware
- Software
- IT-Dienstverlening
- Kantoortechonologie
- Eindgebruikersapparatuur
- Datacom en netwerkkapparatuur
- Telecomdiensten

Trends

- Toename van mobiel internet waarbij social media en e-commerce belangrijke drijfveren zijn.
- Opkomst van datacenters.
- Cloudcomputing en bijbehorende mogelijkheden.
- Virtuele werelden en sociale netwerken blijven 'hot'.
- Verdere toename van e-commerce binnen retail en dienstverlening.
- Groene IT oplossingen / energiezuinige oplossingen.

Kansen en bedreigingen

- Het toepassen van nieuwe technologieën biedt kansen voor verdere productontwikkeling, waarbij het wel van belang is om in klantoplossingen te blijven denken.
- Verdere digitalisering en de ontwikkeling van breedband bieden bedrijven volop mogelijkheden om hun dienstverlening te verbeteren.
- Niet tijdig vermarkten van nieuwe technologie blijft een risico.
- E-commerce mogelijkheden nemen toe mede door opkomst mobiel internet.

- Het businessmodel moet uit te leggen zijn aan investeerders ter financiering van nieuwe plannen. Investeerders schieten niet met hagel, maar willen een onderbouwde keuze maken.
- Volop kansen voor nichespelers indien zij in staat blijken onderscheidende, innovatieve producten te ontwikkelen.
- Voorzichtig herstel van ICT-bestedingen, iets ruimere IT-budgetten bij MKB. Bij de overheid is sprake van bezuinigen op o.a. IT budgetten.
- Een punt van aandacht blijft de beveiliging van computers en de veiligheid van internet. Dit biedt kansen voor IT-beveiligers; temeer daar de criminaliteit in de digitale wereld toeneemt.

Perspectief

In 2010 groeiden de ICT bestedingen met 1.1%. De stijging is vooral zichtbaar in de 2de helft van het jaar. De bestedingen in software zijn met 2% toegenomen en is vooral een gevolg van uitgestelde investeringen in 2009. De trend naar Software As A Service zet onverminderd door. De uitgaven in Hardware laat een lichte stijging zien (0,3%). Dit in tegenstelling tot de markt van Servers en Mainframes, waar een daling van -1.7% zichtbaar is. Het langer aanhouden van hardware heeft een gunstig effect op de ondersteunende dienstverlening (onderhoud), hier is een sterke stijging te constateren van ruim 3%. Met name ICT dienstverleners op het gebied van advies en detachering zijn achtergebleven. De opkomst van mobiel internet heeft ook in 2010 een verdere vlucht genomen.

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Attachments: For 9.2. Rabobank Figures & Trends for ICT services (page 2 of 2)

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Volgens sommige onderzoeken is het niveau van 2008 weer in zicht. Op basis van hetgeen nieuwe technologien mogelijk lijkt te maken is een verdere groei van de markt mogelijk. De meeste sectoren gaan weer meer investeren in ICT. Vooral het MKB lijkt een behoorlijke investeringsslag te maken.

Vooral groei in hard- en software zal zichtbaar zijn. De IT dienstverlening blijft daar iets op achter. Een voorzichtig herstel, met een groei van 1-2%, voor de hele sector lijkt realiseerbaar in 2011.

Achtergrondinformatie

Vakbladen

Automatisering Gids

Computable

Informatie

Media Update

Organisaties

Naam	Plaats	Telefoonnummer	URL
ICT-Office	Woerden	(0348) 49 36 36	www.ict-office.nl

"Al meer dan 30 jaar biedt Rabobank met Cijfers & Trends betrouwbare branche-informatie. Cijfers & Trends bundelt daarmee kennis die Rabobank heeft over in totaal 9 sectoren en ruim 90 branches in het Nederlandse bedrijfsleven. Het betreft zowel kwantitatieve als kwalitatieve informatie over trends, ontwikkelingen, perspectief en achtergronden in de diverse sectoren en branches. Hiermee is Cijfers & Trends tot een begrip geworden bij MKB ondernemers. Ook over uw branche is meer informatie beschikbaar. Kijkt u hiervoor verder op www.rabobank.nl/cijfersentrends."

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Attachments: For **9.3. ABN AMRO, Vision on Media and Technology, IT services and software (page 1 of 2)**
the original folder look under the Internet address: (<http://www.softeen.com/plan/ABN-AMRO-2011.pdf>)

Visie op Media en Technologie

IT-services en software

- › IT-services kent naast schaalvergroting ook continue toestroom van ZZP'ers
- › Zwakke economische groei in 2010 dempt investeringen in nieuwe software
- › Herstel IT-branche zal in 2010 slechts gematigd zijn na diepe val in 2009



Branchebeschrijving

Bedrijven die software en IT-services bieden, leveren voor de zakelijke markt diensten op het gebied van softwareontwikkeling, applicatiebeheer, werkplekbeheer en IT-advisering. Deze relatief jonge IT-branche bestaat pas circa 25 jaar en is in korte tijd uitgroeid tot een onmisbare factor in de

economie. Naast een aantal grote spelers, is er een groot aantal middelgrote en kleine Nederlandse ondernemingen actief (vooral veel ZZP'ers) die op een sterk versnipperde markt een breed scala aan gespecialiseerde IT-diensten en softwareontwikkeling leveren.

Trends en ontwikkelingen

Voor de IT-branche is 2009 in meerdere opzichten een uitzonderlijk jaar geweest. In tegenstelling tot de vorige recessie, hebben nu de segmenten IT-services en software duidelijk omzet ingeleverd. En waar eerder IT-bedrijven in slechtere tijden zoveel mogelijk hun schaarse IT-specialisten vasthielden, zijn in 2009 juist veel ontslagen gevallen. Het geeft aan dat ICT niet meer de uitzonderlijke groeisector van weleer is. IT-bedrijven opereren steeds meer binnen de voor het bedrijfsleven gangbare kaders. Kostenbeheersing is daarin cruciaal. Naast een trend naar schaalvergroting, is ook offshoring van IT-services en softwareontwikkeling gemeengoed geworden om de efficiency te verhogen. Nederlandse bedrijven zijn gedwongen een

belangrijk deel van hun werkzaamheden offshore uit te laten voeren in landen als India en Polen om te kunnen blijven concurreren. Door de hoge mate van internationalisering en offshoring én een goede IT-infrastructuur, behoort Nederland tot de top van IT-landen in de wereld. Andere belangrijke trends voor de IT-branche zijn convergentie en 'cloud computing'. Bij cloud computing maken afnemers gebruik van extern beheerde hardware en/of softwareapplicaties en schaffen deze niet meer zelf aan. Software kan dan bijvoorbeeld geleverd worden via een online serviceabonnement. Convergentie is een langetermijnproces dat zorgt voor het steeds verder samensmelten van software, services, telecom en media.

Onze visie

Met het voorzichtig aantrekken van de economie in 2010 lijkt ook voor de IT-branche het ergste leed geleden. Toch zal het herstel voornamelijk niet sterk zijn. ABN AMRO verwacht voor zowel services als software in 2010 een lichte omzetgroei van 1 tot 2%. Het bedrijfsleven investeert alleen in noodzakelijke diensten en software. Nieuwe software en servicecontracten worden strikt beoordeeld op significante kostenbesparing en relatief korte terugverdientijd. In bepaalde klantsegmenten is ook in 2010 een teruggang van de investeringen te verwachten, zoals bij de overheid, bouw en financiële instellingen. Daarnaast zit de de IT-branche in een overgangsfase. De focus ligt meer op langetermijncontracten dan op het uitvoeren van individuele maatwerkprojecten. Deze contracten omvatten naast IT-

diensten als werkplekbeheer ook steeds meer 'software as service' en business process outsourcing (BPO) diensten. BPO is op langere termijn een bovengemiddeld groeiend segment binnen de branche. Het beheren van bedrijfsprocessen voor klanten vergt echter een grondige kennis van de bedrijfsvoering, waar IT-bedrijven traditioneel niet hoog op scoren. In de toekomst ontstaat vraag naar nieuwe software wanneer bijvoorbeeld de mediasector verder digitaliseert en de handel via internet blijft toenemen. Losse projecten kunnen hogere marges en omzetgroei opleveren, maar omzet uit softwarecontracten genereert een veel stabielere inkomstenstroom.

Kerngegevens

Aantal bedrijven: **23.175**
- waarvan **15.750 ZZP'ers**

Omzet totale ICT-sector: **EUR 29,1 mrd**
Omzetgroei ICT 2009: **-5,8%**
Omzet IT-dienstverlening: **EUR 7,6 mrd**

Websites

www.itti.nl
www.ictoffice.nl
www.ict-barometer.nl

ABN AMRO omzetverwachting 2010: groei 0 tot 2%

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the original folder look under the Internet address: (<http://www.softeen.com/plan/ABN-AMRO-2011.pdf>)

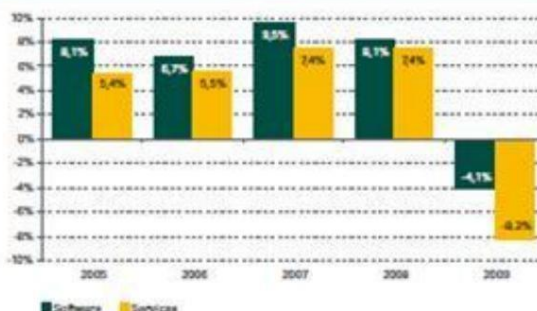
Visie op Media en Technologie

IT-services en software

Omzetontwikkeling IT-services en software

Bron: ICT-Marktmonitor

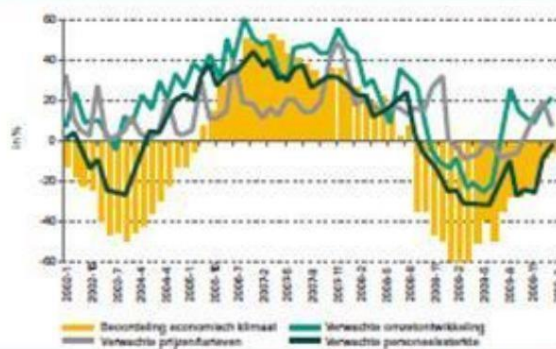
- Na jarenlange stevige groei van de omzet met 6 tot 8% per jaar, hebben de bestedingen aan IT-services en software in 2009 onder invloed van de economische recessie een historische daling laten zien.
- Door een aantrekkende economie en het effect van een uitgestelde vraag aan software en IT-services, zal de omzet in deze twee IT-segmenten in 2010 weer licht herstellen. ABN AMRO verwacht een groei tussen de 1 en 2%.



Conjunctuurtest IT-(en overige)dienstverlening

Bron: CBS

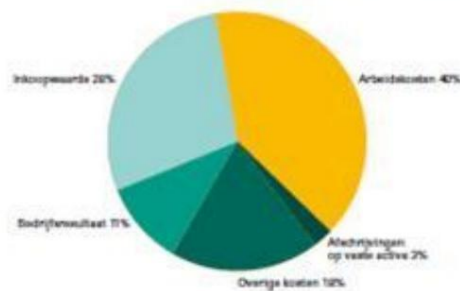
- De conjunctuurtest wordt gehouden onder ondernemers. De uitkomsten betreffen saldi van het percentage positieve en negatieve antwoorden.
- Eind 2008 is het sentiment onder IT-ondernemers omgeslagen richting negatieve verwachtingen voor vooral personeelssterkte en het economisch klimaat.
- De verwachtingen voor de prijs- en omzetontwikkelingen zijn minder negatief uitgevallen en laten sinds eind 2009 ook weer een positief saldo zien.



Exploitatiebeeld

Bron: CBS, ABN AMRO Sector Research

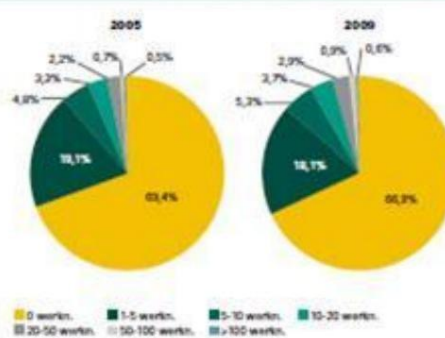
- Voor IT-bedrijven zijn arbeidskosten de grootste kostenpost. Ondanks het structurele gebrek aan geschikte IT-specialisten, hebben bedrijven door de sterke vraaguitval toch op redelijk grote schaal arbeidsplaatsen geschrapt.
- De groei van IT-salarissen wordt ingeperkt door de lagere bereidheid van klanten om prijsstijgingen te accepteren en door een toenemend aantal buitenlandse IT-specialisten die voor een lager tarief in Nederland werken.



Aandeel bedrijven in IT-services naar werknemers

Bron: CBS, ABN AMRO Sector Research

- De markt voor IT-services en software laat in toenemende mate een tweedeling zien. Enerzijds bestaat er een klein aantal grote IT-bedrijven met (veel) meer dan 100 werknemers en anderzijds opereert een groot aantal zelfstandigen zonder personeel (ZZP'ers).
- Het aantal ZZP'ers kan juist in tijden van economische recessie sterker toenemen, omdat een deel van de IT'ers die bij grotere bedrijven worden ontslagen besluit voor zichzelf te beginnen.



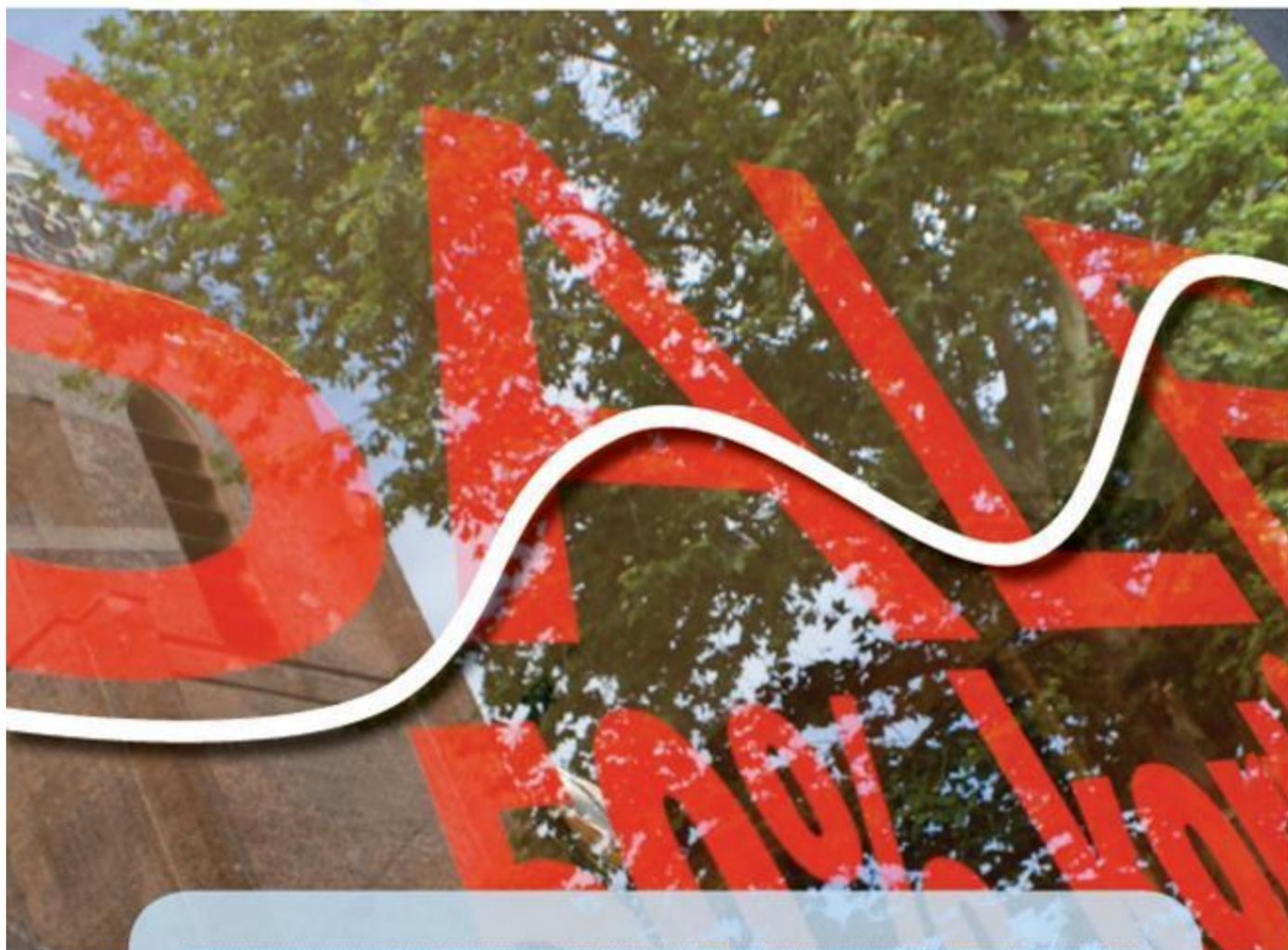
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COEN | Conjunctuurenquête Nederland



Conjunctuurenquête Nederland

Eerste kwartaal 2011



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Algemeen
Sectoren > Industrie / Bouw / Groothandel / Detailhandel / Diensten
Branches > Chemie / Facilitaire dienstverlening
Regionaal



Economisch herstel naar lager tempo

Export blijft trekker herstel

Het ondernemersvertrouwen blijft in het eerste kwartaal nog net positief. Na een zeer gunstig vierde kwartaal zakt het herstel van het Nederlandse bedrijfsleven wat terug. Vooral de omzetverwachting is beduidend gedaald. Tegelijkertijd stijgen naar verwachting de tarieven.

De export blijft de trekker van het herstel, in de exporterende sectoren blijft het verwachtingsniveau positief. De orderpositie zal naar verwachting verder verbeteren.

De groei van het personeelsbestand in het vierde kwartaal zet naar verwachting niet door in het eerste kwartaal.

1e kwartaal 2011

Economisch herstel zet door in lager tempo.

Ondernemersvertrouwen daalt, maar blijft positief.

Positieve verwachtingen in groothandel en industrie.

Export blijft trekker herstel.

Verbetering orderpositie.

Stijging personeelsbestand zet niet door.



In het zuiden is het ondernemersvertrouwen bovengemiddeld.

De regio's Gooi-, Eem- en Flevoland en Noordwest-Holland blijven licht achter, vooral door matige prestaties in de industrie (GEF) en bouw (Nw-H).



Het ondernemersvertrouwen zakt in het eerste kwartaal terug na een flinke stijging in het vierde kwartaal. De indicator is echter nog altijd positief (+1,5). De cijfers van het Ondernemersvertrouwen wijzen er vooralsnog niet op dat er voor een "double dip" gevreesd moet worden, hoewel het beeld beduidend minder positief is dan in het vorige kwartaal.

In de groothandel (+12,3) en industrie (+4,1), alsook in de zakelijke dienstverlening (+2,7) blijft het ondernemersvertrouwen positief. Vooral de eerste twee sectoren zijn verantwoordelijk voor een groot deel van de buitenlandse handel. De op de binnenlandse markt gerichte sectoren zoals detailhandel (-10,6) en horeca (-8,4) blijven achter.

In de regio's Gooi-, Eem- en Flevoland en Noordwest-Holland is het ondernemersvertrouwen licht negatief. Dat zit vooral in negatieve personeels- en investeringsverwachtingen in zowel de industrie als de bouw.

In het zuiden (regio's Brabant, Limburg, Zuidwest-Nederland en ook Den Haag) is het ondernemersvertrouwen bovengemiddeld. De export- en investeringsverwachtingen liggen in het zuiden op een bovengemiddeld niveau.

** De index van het Ondernemersvertrouwen is de optelsom van negatieve en positieve verwachtingen van vier indicatoren: omzet, export, investeringen en werkgelegenheid.*

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Appendices: 9.4 KVK Business Survey Netherlands (Page 3 of 4)

For the original folder look under the Internet address: (<http://www.softeen.com/plan/KVK-2011.pdf>)



Algemeen
Sectoren > Industrie / Bouw / Groothandel / Detailhandel / Diensten
Branches > Chemie / Facilitaire dienstverlening
Regionaal



Omzetgroei onder druk, maar orderpositie verbetert Winstgevendheid voor het eerst verbeterd

De omzetverwachting van het Nederlandse bedrijfsleven valt terug terwijl de tarieven naar verwachting zullen stijgen. De productie groeit nog wel maar minder hard. Het bedrijfsleven verwacht een verdere verbetering van de orderpositie. Ook beoordeelt het bedrijfsleven de orderpositie steeds positiever. De winstgevendheid is voor het eerst sinds 2008 verbeterd.

1e kwartaal 2011

Omzetverwachting valt terug.

Omzetherstel zet door in industrie, groothandel en zakelijke dienstverlening.

Prijsniveau stijgt aanzienlijk.

Productie zakt terug.

Orderontvangsten nemen toe.

Winstgevendheid in 4e kwartaal verbeterd.



Omzetverwachting in Midden-Nederland en Noordwest-Holland negatief, vooral door tegenvallende binnenlandse vraag.

Zuidwest-Nederland, Brabant, Amsterdam en Rotterdam bovengemiddelde omzetgroei.



De omzetontwikkeling in het vierde kwartaal (gele lijn) lag op het niveau van de verwachtingen. Voor het eerste kwartaal zijn de verwachtingen minder positief. Vooral in de detailhandel en de horeca vallen de omzetverwachtingen flink terug.

De productiegroei zakt terug van +16 naar +7. In de industrie bedraagt de terugval 9 punten (van +14 naar +5). Tegelijkertijd blijft de bezettingsgraad in de industrie op peil (80%). In de bouw is de productieverwachting nog negatief (-3), maar minder dan in het vierde kwartaal (-6).

Afgemeten aan de omzetverwachtingen is er in de industrie, de groothandel en de zakelijke dienstverlening sprake van een verder herstel. In de bouw houdt de malaise aan en is opnieuw sprake van teruglopende omzetten. Ook in de detailhandel, de horeca en de vervoerssector loopt de omzet naar verwachting terug.

In Midden-Nederland is sprake van een sterke omzetterugval (van +24 naar -9). Vooral de detailhandel, de vervoers- en communicatiesector en de bouw zijn hier debet aan. In Zuidwest-Nederland, Brabant, Amsterdam en Rotterdam is sprake van bovengemiddelde omzetgroei. Hieraan dragen vooral de op export georiënteerde sectoren bij.

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For the original folder look under the Internet address: (<http://www.softeen.com/plan/KVK-2011.pdf>)



Algemeen
Sectoren > Industrie / Bouw / Groothandel / Detailhandel / Diensten
Branches > Chemie / Facilitaire dienstverlening
Regionaal



In Zuid-Nederland blijft ondernemersvertrouwen* op niveau

Ondernemersvertrouwen in alle regio's gedaald

In de regio's Gooi-, Eem- en Flevoland en Noordwest-Holland is het ondernemersvertrouwen licht negatief. Dat zit vooral in negatieve personeels- en investeringsverwachtingen in zowel de industrie als de bouw.

In het zuiden (regio's Brabant, Limburg, Zuidwest-Nederland en ook Den Haag) is het ondernemersvertrouwen bovengemiddeld. Vooral de export- en investeringsverwachtingen liggen in het zuiden op een bovengemiddeld niveau.

1e kwartaal 2011

Ondernemersvertrouwen in alle regio's gedaald.

Omzetverwachting daalt in alle regio's, het sterkst in Midden-Nederland.

De exportverwachting stijgt licht in regio's Den Haag en Limburg.

Investeringsverwachting in het zuiden positief.



Omzetverwachting

In alle regio's zijn de omzetverwachtingen gedaald. Het meest in Midden-Nederland. Vooral de detailhandel, de vervoers- en communicatiesector en de bouw zijn hier debet aan.

In Zuidwest-Nederland, Brabant, Amsterdam en Rotterdam is sprake van bovengemiddelde omzetgroei. Hieraan dragen vooral de op export georiënteerde sectoren bij.

Exportverwachting

Overall daalt de exportverwachting. Alleen in de regio's Den Haag en Limburg stijgt deze licht, vooral in de land- en tuinbouw.

Investeringsverwachting

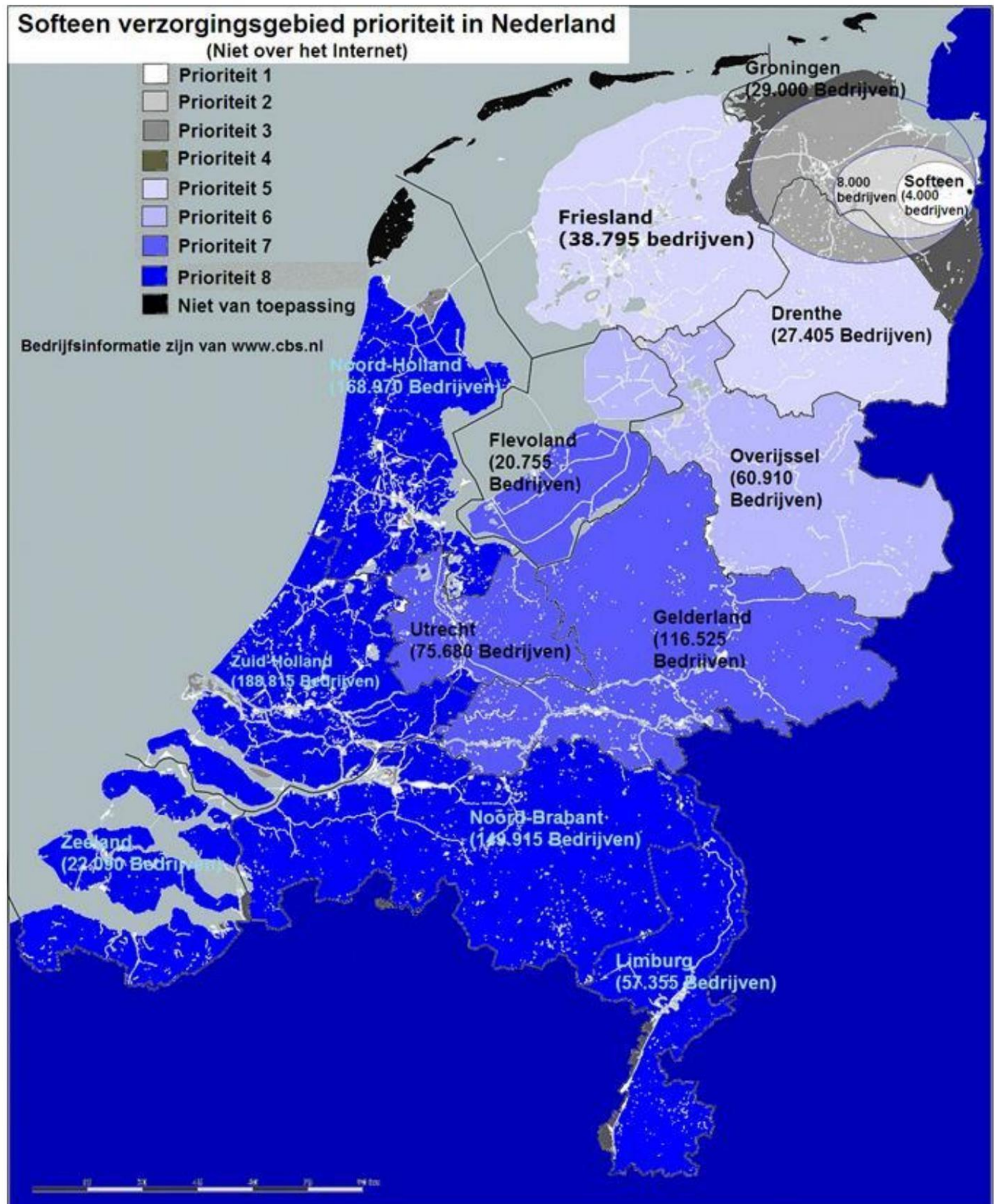
De investeringsverwachtingen vertonen overall een stabiel beeld. Regionaal gezien bestaan er grote verschillen: in het zuiden stijgen de investeringen, terwijl ze in het noorden dalen.

* De index van het Ondernemersvertrouwen is de optelsom van negatieve en positieve verwachtingen van vier indicatoren: omzet, export, investeringen en werkgelegenheid.

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Appendices: 9.5. Map of Softeen service areas & priorities

I have divided the Netherlands into 8 sections. The sections have priorities 1 to 8, where priority 1 is my neighborhood and priority 8 is the furthest section from my neighborhood. If I do not find any assignments within my neighborhood (the white section where Softeen is located), then I expand my neighborhood to the next darker gray section where priority 2 is, and if I get no orders there either, then I expand my neighborhood again to the next darker gray section where priority 3 is, and so on until I get to the furthest section. This behavior is only done until enough orders come over the Internet.



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Appendices: This

9.6. List of large ICT companies as potential customers

table is a small list of international ICT companies that also develop software

#	Company 1.	Location and branches	Internet address
CA	(Computer Associates), CA Utrecht and have	locations in over 65 countries on every continent.	http://www.ca.com/be/en/default.aspx http://www.ca.com
2.	T-Systems 2000-2011 from Deutsche Telecom. In the past it was: 1990-2000 debis Systemhaus GmbH from Daimler-Benz AG and Capgemini. BP-Scicon 1969-1990 SCS-Scientific Control Systems from BP-British Petroleum 1960-1969 BP-Scicon I worked with SCS in 1983-1984 for project Calypso	Vianen and have offices in 26 countries	http://www.t-systems.nl http://www.t-systems.com http://sciconconnect.com
3.	Atos Origin	Utrecht, Amsterdam, Arnhem, Eindhoven, Groningen, Rijswijk and have branches in 42 countries in Africa, Australia, China to Europe, North and South America	http://www.nl.atosorigin.com http://www.atosorigin.com
4.	Capgemini I have worked with Capgemini Saudi Arabia worked in 1982 for Saudi Ports Authority, Siemens, ADV/ORG and the company Cullinet with their IDMS database (Later purchased from CA-Computer Associates)	Utrecht, Amsterdam, Apeldoorn, Eindhoven, Groningen, Heerlen, Voorburg and have branches in over 30 countries from Australia, China to Europe, North and South America	http://www.nl.capgemini.com/ , http://www.capgemini.com/
5.	Logica	Amstelveen, Arnhem, Eindhoven, Groningen, Leeuwarden, Maastricht, Newgein, Rijswijk, Rotterdam and have offices in 42 countries from Africa, Australia, China to Europe, North and South America	http://www.logica.nl http://www.logica.com
6.	Ordina	Newgein, Apeldoorn, Clockwork Amsterdam, Clockwork Zwolle, Dordrecht, Eindhoven, Groningen, Hasselt, Belgium, Mechelen, Belgium, Capellen, Luxembourg	http://www.ordina.nl http://www.ordina.com
7.	Getronics Consulting, a KPN company	Zoetermeer, Apeldoorn, Eindhoven, Groningen	http://www.getronics.nl http://www.getronicsconsulting.com

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Attachments: 9.7. Example of 50 potential customer addresses

Note: Addresses are from Microsoft www.pinpoint.microsoft.com, 300-500 addresses can be collected per day become, like the first 5 addresses below in the table

#	Companies within 50 km of Winschoten/Bellingwolde. Click on a name to read the company information
1.	ApplicationNet bv , Euroborg, Boumaboulevard 85, 9723 ZS Groningen, +31 (0)50 316 67 90, info@applicationnet.nl , www.applicationnet.nl
2.	MDPC Computer Service , PO Box 4258, 6202 WC Maastricht, T 043-711 0316, F 0842-127 537, info@mdpc.nl , http://www.mdpc.nl
3.	BICTT , Gruttersdreef 607, 7328 DX Apeldoorn, Tel 055 - 543 1618, contact@bictt.nl , www.bictt.nl
4.	Bossers & Cnossen BV , Wasaweg 3, 9723 JD Groningen, T 050 850 69 00, F 050 850 69 09, info@bnc.nl , http://www.bnc.nl
5.	ComPromise ICT Solutions BV , Klompmakerstraat 3/AB, 9403 VL ASSEN, T 0592 - 40 50 15, F 0592 - 40 53 95, info@compromise.nl , http://www.compromise.nl
6.	The Lord Group
7.	ICT Automation NV
8.	North 4
9.	NSPYRE BV
10.	Ordina Microsoft Solutions
11.	SG automation bv
12.	VEVIDA Services BV
13.	Aqtion
14.	Complies BV
15.	DAI TEC Automation
16.	New Media 2day BV
17.	Reselling hardware / software, Implementation Network Infrastructure / Application Hosting
18.	TCL Group
19.	VCD Healthcare BV
20.	VH ICT Services
21.	Centric
22.	Itass
23.	Pecoma Business Technology
24.	SMART IT Services
25.	Bol Networks
26.	4Blocks Internet
27.	AA&S Automation and Consultancy
28.	AB Software & Consultancy BV
29.	ADIX BV
30.	agitate
31.	Andante Asyst BV
32.	ANS
33.	ApplicationNet bv
34.	By the way
35.	ArdobA
36.	A Syst Technology BV
37.	B3RG
38.	BBTI
39.	BEND crm software
40.	BIRD Automation
41.	Blencom ICT Solutions
42.	Bloupot ICT
43.	Farmer Partners
44.	Brisk ICT
45.	Office de Wilq Software
46.	Canon Business Center Groningen
47.	Compucor Systems
48.	CompuSystems
49.	Computer service Assen
50.	Dalsys Automation

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Attachments: 9.8. Development Team expertise description (page 1 of 6)

Softeen Developer Skill's Sheet	Date: 01-08-2011
Name: CV-110716-01	Birthdate & country: - -1988, Nepal
Please rate your present skill level from Level 1 (Low) to Level 5 (High). • Skill level 1: Read books but have little or no hands-on experience. • Skill level 3: Can be immediately productive; have done most tasks • Skill level 5: Completely comfortable with all aspects, including the most difficult; including optimization & best practices, rarely need documentations.	Instructions: • If you are manually filling the form, then please circle your skill level, 1, 2, 3, 4 or 5 • If you are using Microsoft Word or compatible, then fill the back ground of the level with black like this: 1 2 3 4 5 or like this: 1 2 3 4 5 or like this 1 2 3 4 5

Programming Languages	Skill level Please circle one	Development Operating Systems	
Ajax	Low 1 2 3 4 5 Hi	Databases	
Microsoft Visual Basic	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2000	Low 1 2 3 4 5 Hi
Microsoft Visual Basic Script	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2005	Low 1 2 3 4 5 Hi
Microsoft Visual C#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008	Low 1 2 3 4 5 Hi
Microsoft Visual F#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008 R2	Low 1 2 3 4 5 Hi
Microsoft Visual C++	Low 1 2 3 4 5 Hi	Microsoft Access 2007/2010	Low 1 2 3 4 5 Hi
Microsoft Visual FoxPro	Low 1 2 3 4 5 Hi	Microsoft Access 2003 or older	Low 1 2 3 4 5 Hi
C, none Microsoft, specify:	Low 1 2 3 4 5 Hi	Microsoft Visual FoxPro 9	Low 1 2 3 4 5 Hi
Delphi	Low 1 2 3 4 5 Hi	Oracle 9	Low 1 2 3 4 5 Hi
Java	Low 1 2 3 4 5 Hi	Oracle 10	Low 1 2 3 4 5 Hi
JavaScript & Ajax	Low 1 2 3 4 5 Hi	Oracle 11	Low 1 2 3 4 5 Hi
HTML	Low 1 2 3 4 5 Hi	MySQL 3	Low 1 2 3 4 5 Hi
Perl	Low 1 2 3 4 5 Hi	MySQL 4	Low 1 2 3 4 5 Hi
PHP	Low 1 2 3 4 5 Hi	MySQL 5/5.5	Low 1 2 3 4 5 Hi
Python	Low 1 2 3 4 5 Hi	SQL Queries (in general)	Low 1 2 3 4 5 Hi
Ruby	Low 1 2 3 4 5 Hi	Other, specify: Word Press	Low 1 2 3 4 5 Hi
TCL	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
InstallShield/Wise/IA/RAW MSI	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Acrobat API/XSL formatting objects	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Developed for Operating Systems	
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows XP	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows Vista	Low 1 2 3 4 5 Hi
IDE-Integrated Development Environment		Microsoft Windows 7	Low 1 2 3 4 5 Hi
Visual Studio 2005	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2003	Low 1 2 3 4 5 Hi
Visual Studio 2008	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2008/R2	Low 1 2 3 4 5 Hi
Visual Studio 2010	Low 1 2 3 4 5 Hi	Microsoft Windows Embedded xx	Low 1 2 3 4 5 Hi
WCF- Windows Communication Foundation	Low 1 2 3 4 5 Hi	Microsoft Windows Phone 7	Low 1 2 3 4 5 Hi
MVC-Model View Controller	Low 1 2 3 4 5 Hi	Android	Low 1 2 3 4 5 Hi
CSS-Cascading Style Sheets	Low 1 2 3 4 5 Hi	Google Chrome OS	Low 1 2 3 4 5 Hi
WPF-Windows Presentation Foundation	Low 1 2 3 4 5 Hi	Linux	Low 1 2 3 4 5 Hi
Microsoft Windows Expression	Low 1 2 3 4 5 Hi	Mac	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Mac OS X	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	HP/UX	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Open Solaris	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other Development tools		Other Development tools	
Visual Studio Light Switch	Low 1 2 3 4 5 Hi	Microsoft Dynamics	Low 1 2 3 4 5 Hi
Microsoft WebMatrix	Low 1 2 3 4 5 Hi	Microsoft ForeFront	Low 1 2 3 4 5 Hi
Microsoft Robotics Studio	Low 1 2 3 4 5 Hi	Microsoft Groove	Low 1 2 3 4 5 Hi
Microsoft SharePoint Server	Low 1 2 3 4 5 Hi	Microsoft Lync Server	Low 1 2 3 4 5 Hi
Microsoft SharePoint Services	Low 1 2 3 4 5 Hi	Microsoft Linq	Low 1 2 3 4 5 Hi
Microsoft XNA Game Studio	Low 1 2 3 4 5 Hi	XML	Low 1 2 3 4 5 Hi
Microsoft Commerce Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Exchange Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Office programming	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi

Attachments: 9.8. Development Team expertise description (page 2 of 6)

Softeen Developer Skill's Sheet	Date: 01-08-2011
Name: CV-110716-02	Birthdate & country: 1986, Nepal
Please rate your present skill level from Level 1 (Low) to Level 5 (High). • Skill level 1: Read books but have little or no hands-on experience. • Skill level 3: Can be immediately productive; have done most tasks • Skill level 5: Completely comfortable with all aspects, including the most difficult; including optimization & best practices, rarely need documentations.	
Instructions: • If you are manually filling the form, then please circle your skill level, 1, 2, 3, 4 or 5 • If you are using Microsoft Word or compatible, then fill the back ground of the level with black like this: 1 2 3 4 5 or like this 1 2 3 4 5 or like this 1 2 3 4 5	

Programming Languages	Skill level Please circle one	Development Operating Systems	
Ajax	Low 1 2 3 4 5 Hi	Databases	
Microsoft Visual Basic	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2000	Low 1 2 3 4 5 Hi
Microsoft Visual Basic Script	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2005	Low 1 2 3 4 5 Hi
Microsoft Visual C#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008	Low 1 2 3 4 5 Hi
Microsoft Visual F#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008 R2	Low 1 2 3 4 5 Hi
Microsoft Visual C++	Low 1 2 3 4 5 Hi	Microsoft Access 2007/2010	Low 1 2 3 4 5 Hi
Microsoft Visual FoxPro	Low 1 2 3 4 5 Hi	Microsoft Access 2003 or older	Low 1 2 3 4 5 Hi
C, none Microsoft, specify:	Low 1 2 3 4 5 Hi	Microsoft Visual FoxPro 9	Low 1 2 3 4 5 Hi
Delphi	Low 1 2 3 4 5 Hi	Oracle 9	Low 1 2 3 4 5 Hi
Java	Low 1 2 3 4 5 Hi	Oracle 10	Low 1 2 3 4 5 Hi
JavaScript & Ajax	Low 1 2 3 4 5 Hi	Oracle 11	Low 1 2 3 4 5 Hi
HTML	Low 1 2 3 4 5 Hi	MySQL 3	Low 1 2 3 4 5 Hi
Perl	Low 1 2 3 4 5 Hi	MySQL 4	Low 1 2 3 4 5 Hi
PHP	Low 1 2 3 4 5 Hi	MySQL 5/5.5	Low 1 2 3 4 5 Hi
Python	Low 1 2 3 4 5 Hi	SQL Queries (in general)	Low 1 2 3 4 5 Hi
Ruby	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
TCL	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
InstallShield/Wise/IA/RAW MSI	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Acrobat API/XSL formatting objects	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Developed for Operating Systems	
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows XP	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows Vista	Low 1 2 3 4 5 Hi
IDE-Integrated Development Environment		Microsoft Windows 7	Low 1 2 3 4 5 Hi
Visual Studio 2005	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2003	Low 1 2 3 4 5 Hi
Visual Studio 2008	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2008/R2	Low 1 2 3 4 5 Hi
Visual Studio 2010	Low 1 2 3 4 5 Hi	Microsoft Windows Embedded xx	Low 1 2 3 4 5 Hi
WCF- Windows Communication Foundation	Low 1 2 3 4 5 Hi	Microsoft Windows Phone 7	Low 1 2 3 4 5 Hi
MVC-Model View Controller	Low 1 2 3 4 5 Hi	Android	Low 1 2 3 4 5 Hi
CSS-Cascading Style Sheets	Low 1 2 3 4 5 Hi	Google Chrome OS	Low 1 2 3 4 5 Hi
WPF-Windows Presentation Foundation	Low 1 2 3 4 5 Hi	Linux	Low 1 2 3 4 5 Hi
Microsoft Windows Expression	Low 1 2 3 4 5 Hi	Mac	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Mac OS X	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	HP/UX	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Open Solaris	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other Development tools		Other Development tools	
Visual Studio Light Switch	Low 1 2 3 4 5 Hi	Microsoft Dynamics	Low 1 2 3 4 5 Hi
Microsoft WebMatrix	Low 1 2 3 4 5 Hi	Microsoft ForeFront	Low 1 2 3 4 5 Hi
Microsoft Robotics Studio	Low 1 2 3 4 5 Hi	Microsoft Groove	Low 1 2 3 4 5 Hi
Microsoft SharePoint Server	Low 1 2 3 4 5 Hi	Microsoft Lync Server	Low 1 2 3 4 5 Hi
Microsoft SharePoint Services	Low 1 2 3 4 5 Hi	Microsoft Linq	Low 1 2 3 4 5 Hi
Microsoft XNA Game Studio	Low 1 2 3 4 5 Hi	XML	Low 1 2 3 4 5 Hi
Microsoft Commerce Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Exchange Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Office programming	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi

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Attachments: 9.8. Development Team expertise description (page 3 of 6)

Softeen Developer Skill's Sheet	Date: 01-08-2011
Name: CV-110716-03	Birthdate & country: 1989, Nepal
Please rate your present skill level from Level 1 (Low) to Level 5 (High). • Skill level 1: Read books but have little or no hands-on experience. • Skill level 3: Can be immediately productive; have done most tasks • Skill level 5: Completely comfortable with all aspects, including the most difficult; including optimization & best practices, rarely need documentations.	Instructions: • If you are manually filling the form, then please circle your skill level, 1, 2, 3, 4 or 5 • If you are using Microsoft Word or compatible, then fill the back ground of the level with black like this: 1 2 3 4 5 or like this 1 2 3 4 5 or like this 1 2 3 4 5

Programming Languages	Skill level Please circle one	Development Operating Systems	
Ajax	Low 1 2 3 4 5 Hi	Databases	
Microsoft Visual Basic	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2000	Low 1 2 3 4 5 Hi
Microsoft Visual Basic Script	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2005	Low 1 2 3 4 5 Hi
Microsoft Visual C#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008	Low 1 2 3 4 5 Hi
Microsoft Visual F#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008 R2	Low 1 2 3 4 5 Hi
Microsoft Visual C++	Low 1 2 3 4 5 Hi	Microsoft Access 2007/2010	Low 1 2 3 4 5 Hi
Microsoft Visual FoxPro	Low 1 2 3 4 5 Hi	Microsoft Access 2003 or older	Low 1 2 3 4 5 Hi
C, none Microsoft, specify:	Low 1 2 3 4 5 Hi	Microsoft Visual FoxPro 9	Low 1 2 3 4 5 Hi
Delphi	Low 1 2 3 4 5 Hi	Oracle 9	Low 1 2 3 4 5 Hi
Java	Low 1 2 3 4 5 Hi	Oracle 10	Low 1 2 3 4 5 Hi
JavaScript & Ajax	Low 1 2 3 4 5 Hi	Oracle 11	Low 1 2 3 4 5 Hi
HTML	Low 1 2 3 4 5 Hi	MySQL 3	Low 1 2 3 4 5 Hi
Perl	Low 1 2 3 4 5 Hi	MySQL 4	Low 1 2 3 4 5 Hi
PHP	Low 1 2 3 4 5 Hi	MySQL 5/5.5	Low 1 2 3 4 5 Hi
Python	Low 1 2 3 4 5 Hi	SQL Queries (in general)	Low 1 2 3 4 5 Hi
Ruby	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
TCL	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
InstallShield/Wise/IA/RAW MSI	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Acrobat API/XSL formatting objects	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Developed for Operating Systems	
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows XP	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows Vista	Low 1 2 3 4 5 Hi
IDE-Integrated Development Environment		Microsoft Windows 7	Low 1 2 3 4 5 Hi
Visual Studio 2005	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2003	Low 1 2 3 4 5 Hi
Visual Studio 2008	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2008/R2	Low 1 2 3 4 5 Hi
Visual Studio 2010	Low 1 2 3 4 5 Hi	Microsoft Windows Embedded xx	Low 1 2 3 4 5 Hi
WCF- Windows Communication Foundation	Low 1 2 3 4 5 Hi	Microsoft Windows Phone 7	Low 1 2 3 4 5 Hi
MVC-Model View Controller	Low 1 2 3 4 5 Hi	Android	Low 1 2 3 4 5 Hi
CSS-Cascading Style Sheets	Low 1 2 3 4 5 Hi	Google Chrome OS	Low 1 2 3 4 5 Hi
WPF-Windows Presentation Foundation	Low 1 2 3 4 5 Hi	Linux	Low 1 2 3 4 5 Hi
Microsoft Windows Expression	Low 1 2 3 4 5 Hi	Mac	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Mac OS X	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	HP/UX	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Open Solaris	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other Development tools		Other Development tools	
Visual Studio Light Switch	Low 1 2 3 4 5 Hi	Microsoft Dynamics	Low 1 2 3 4 5 Hi
Microsoft WebMatrix	Low 1 2 3 4 5 Hi	Microsoft ForeFront	Low 1 2 3 4 5 Hi
Microsoft Robotics Studio	Low 1 2 3 4 5 Hi	Microsoft Groove	Low 1 2 3 4 5 Hi
Microsoft SharePoint Server	Low 1 2 3 4 5 Hi	Microsoft Lync Server	Low 1 2 3 4 5 Hi
Microsoft SharePoint Services	Low 1 2 3 4 5 Hi	Microsoft Linq	Low 1 2 3 4 5 Hi
Microsoft XNA Game Studio	Low 1 2 3 4 5 Hi	XML	Low 1 2 3 4 5 Hi
Microsoft Commerce Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Exchange Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Office programming	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi

Attachments: 9.8. Development Team expertise description (page 4 of 6)

Softeen Developer Skill's Sheet	Date: 01-08-2011
Name: CV-110716-04	Birthdate & country: 1988, Nepal
Please rate your present skill level from Level 1 (Low) to Level 5 (High). • Skill level 1: Read books but have little or no hands-on experience. • Skill level 3: Can be immediately productive; have done most tasks • Skill level 5: Completely comfortable with all aspects, including the most difficult; including optimization & best practices, rarely need documentations.	
Instructions: • If you are manually filling the form, then please circle your skill level, 1, 2, 3, 4 or 5 • If you are using Microsoft Word or compatible, then fill the back ground of the level with black like this: 1 2 3 4 5 or like this: 1 2 3 4 5 or like this: 1 2 3 4 5	

Programming Languages	Skill level Please circle one	Development Operating Systems	
Ajax	Low 1 2 3 4 5 Hi	Databases	
Microsoft Visual Basic	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2000	Low 1 2 3 4 5 Hi
Microsoft Visual Basic Script	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2005	Low 1 2 3 4 5 Hi
Microsoft Visual C#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008	Low 1 2 3 4 5 Hi
Microsoft Visual F#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008 R2	Low 1 2 3 4 5 Hi
Microsoft Visual C++	Low 1 2 3 4 5 Hi	Microsoft Access 2007/2010	Low 1 2 3 4 5 Hi
Microsoft Visual FoxPro	Low 1 2 3 4 5 Hi	Microsoft Access 2003 or older	Low 1 2 3 4 5 Hi
C, none Microsoft, specify:	Low 1 2 3 4 5 Hi	Microsoft Visual FoxPro 9	Low 1 2 3 4 5 Hi
Delphi	Low 1 2 3 4 5 Hi	Oracle 9	Low 1 2 3 4 5 Hi
Java	Low 1 2 3 4 5 Hi	Oracle 10	Low 1 2 3 4 5 Hi
JavaScript & Ajax	Low 1 2 3 4 5 Hi	Oracle 11	Low 1 2 3 4 5 Hi
HTML	Low 1 2 3 4 5 Hi	MySQL 3	Low 1 2 3 4 5 Hi
Perl	Low 1 2 3 4 5 Hi	MySQL 4	Low 1 2 3 4 5 Hi
PHP	Low 1 2 3 4 5 Hi	MySQL 5/5.5	Low 1 2 3 4 5 Hi
Python	Low 1 2 3 4 5 Hi	SQL Queries (in general)	Low 1 2 3 4 5 Hi
Ruby	Low 1 2 3 4 5 Hi	Other, specify: Networking	Low 1 2 3 4 5 Hi
TCL	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
InstallShield/Wise/IA/RAW MSI	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Acrobat API/XSL formatting objects	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Developed for Operating Systems	
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows XP	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows Vista	Low 1 2 3 4 5 Hi
IDE-Integrated Development Environment		Microsoft Windows 7	Low 1 2 3 4 5 Hi
Visual Studio 2005	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2003	Low 1 2 3 4 5 Hi
Visual Studio 2008	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2008/R2	Low 1 2 3 4 5 Hi
Visual Studio 2010	Low 1 2 3 4 5 Hi	Microsoft Windows Embedded xx	Low 1 2 3 4 5 Hi
WCF- Windows Communication Foundation	Low 1 2 3 4 5 Hi	Microsoft Windows Phone 7	Low 1 2 3 4 5 Hi
MVC-Model View Controller	Low 1 2 3 4 5 Hi	Android	Low 1 2 3 4 5 Hi
CSS-Cascading Style Sheets	Low 1 2 3 4 5 Hi	Google Chrome OS	Low 1 2 3 4 5 Hi
WPF-Windows Presentation Foundation	Low 1 2 3 4 5 Hi	Linux	Low 1 2 3 4 5 Hi
Microsoft Windows Expression	Low 1 2 3 4 5 Hi	Mac	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Mac OS X	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	HP/UX	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Open Solaris	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other Development tools		Other Development tools	
Visual Studio Light Switch	Low 1 2 3 4 5 Hi	Microsoft Dynamics	Low 1 2 3 4 5 Hi
Microsoft WebMatrix	Low 1 2 3 4 5 Hi	Microsoft ForeFront	Low 1 2 3 4 5 Hi
Microsoft Robotics Studio	Low 1 2 3 4 5 Hi	Microsoft Groove	Low 1 2 3 4 5 Hi
Microsoft SharePoint Server	Low 1 2 3 4 5 Hi	Microsoft Lync Server	Low 1 2 3 4 5 Hi
Microsoft SharePoint Services	Low 1 2 3 4 5 Hi	Microsoft Linq	Low 1 2 3 4 5 Hi
Microsoft XNA Game Studio	Low 1 2 3 4 5 Hi	XML	Low 1 2 3 4 5 Hi
Microsoft Commerce Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Exchange Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Office programming	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi

Attachments: 9.8. Development Team expertise description (page 5 of 6)

Softeen Developer Skill's Sheet	Date: 01-08-2011
Name: CV-110716-05	Birthdate & country: 1988, Nepal
Please rate your present skill level from Level 1 (Low) to Level 5 (High). • Skill level 1: Read books but have little or no hands-on experience. • Skill level 3: Can be immediately productive; have done most tasks • Skill level 5: Completely comfortable with all aspects, including the most difficult; including optimization & best practices, rarely need documentations.	
Instructions: • If you are manually filling the form, then please circle your skill level, 1, 2, 3, 4 or 5 • If you are using Microsoft Word or compatible, then fill the back ground of the level with black like this: 1 2 3 4 5 or like this 1 2 3 4 5 or like this 1 2 3 4 5	

Programming Languages	Skill level Please circle one	Development Operating Systems	
Ajax	Low 1 2 3 4 5 Hi	Databases	
Microsoft Visual Basic	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2000	Low 1 2 3 4 5 Hi
Microsoft Visual Basic Script	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2005	Low 1 2 3 4 5 Hi
Microsoft Visual C#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008	Low 1 2 3 4 5 Hi
Microsoft Visual F#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008 R2	Low 1 2 3 4 5 Hi
Microsoft Visual C++	Low 1 2 3 4 5 Hi	Microsoft Access 2007/2010	Low 1 2 3 4 5 Hi
Microsoft Visual FoxPro	Low 1 2 3 4 5 Hi	Microsoft Access 2003 or older	Low 1 2 3 4 5 Hi
C, none Microsoft, specify:	Low 1 2 3 4 5 Hi	Microsoft Visual FoxPro 9	Low 1 2 3 4 5 Hi
Delphi	Low 1 2 3 4 5 Hi	Oracle 9	Low 1 2 3 4 5 Hi
Java	Low 1 2 3 4 5 Hi	Oracle 10	Low 1 2 3 4 5 Hi
JavaScript & Ajax	Low 1 2 3 4 5 Hi	Oracle 11	Low 1 2 3 4 5 Hi
HTML	Low 1 2 3 4 5 Hi	MySQL 3	Low 1 2 3 4 5 Hi
Perl	Low 1 2 3 4 5 Hi	MySQL 4	Low 1 2 3 4 5 Hi
PHP	Low 1 2 3 4 5 Hi	MySQL 5/5.5	Low 1 2 3 4 5 Hi
Python	Low 1 2 3 4 5 Hi	SQL Queries (in general)	Low 1 2 3 4 5 Hi
Ruby	Low 1 2 3 4 5 Hi	Other, specify: PL/SQL	Low 1 2 3 4 5 Hi
TCL	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
InstallShield/Wise/IA/Raw MSI	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Acrobat API/XSL formatting objects	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other specify: Drupal	Low 1 2 3 4 5 Hi	Developed for Operating Systems	
Other specify: WordPress	Low 1 2 3 4 5 Hi	Microsoft Windows XP	Low 1 2 3 4 5 Hi
Other specify: DHTML	Low 1 2 3 4 5 Hi	Microsoft Windows Vista	Low 1 2 3 4 5 Hi
IDE-Integrated Development Environment		Microsoft Windows 7	Low 1 2 3 4 5 Hi
Visual Studio 2005	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2003	Low 1 2 3 4 5 Hi
Visual Studio 2008	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2008/R2	Low 1 2 3 4 5 Hi
Visual Studio 2010	Low 1 2 3 4 5 Hi	Microsoft Windows Embedded xx	Low 1 2 3 4 5 Hi
WCF- Windows Communication Foundation	Low 1 2 3 4 5 Hi	Microsoft Windows Phone 7	Low 1 2 3 4 5 Hi
MVC-Model View Controller	Low 1 2 3 4 5 Hi	Android	Low 1 2 3 4 5 Hi
CSS-Cascading Style Sheets	Low 1 2 3 4 5 Hi	Google Chrome OS	Low 1 2 3 4 5 Hi
WPF-Windows Presentation Foundation	Low 1 2 3 4 5 Hi	Linux	Low 1 2 3 4 5 Hi
Microsoft Windows Expression	Low 1 2 3 4 5 Hi	Mac	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Mac OS X	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	HP/UX	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Open Solaris	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other Development tools		Other Development tools	
Visual Studio Light Switch	Low 1 2 3 4 5 Hi	Microsoft Dynamics	Low 1 2 3 4 5 Hi
Microsoft WebMatrix	Low 1 2 3 4 5 Hi	Microsoft ForeFront	Low 1 2 3 4 5 Hi
Microsoft Robotics Studio	Low 1 2 3 4 5 Hi	Microsoft Groove	Low 1 2 3 4 5 Hi
Microsoft SharePoint Server	Low 1 2 3 4 5 Hi	Microsoft Lync Server	Low 1 2 3 4 5 Hi
Microsoft SharePoint Services	Low 1 2 3 4 5 Hi	Microsoft Linq	Low 1 2 3 4 5 Hi
Microsoft XNA Game Studio	Low 1 2 3 4 5 Hi	XML	Low 1 2 3 4 5 Hi
Microsoft Commerce Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Exchange Server	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Microsoft Office programming	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi

Attachments: 9.8. Development Team expertise description (page 6 of 6)

Softeen Developer Skill's Sheet	Date: 01-08-2011
Name: CV-110716-06	Birthdate & country: 1980, Nepal
Please rate your present skill level from Level 1 (Low) to Level 5 (High). • Skill level 1: Read books but have little or no hands-on experience. • Skill level 3: Can be immediately productive; have done most tasks • Skill level 5: Completely comfortable with all aspects, including the most difficult; including optimization & best practices, rarely need documentations.	Instructions: • If you are manually filling the form, then please circle your skill level, 1, 2, 3, 4 or 5 • If you are using Microsoft Word or compatible, then fill the back ground of the level with black like this: 1 2 3 4 5 or like this 1 2 3 4 5 or like this 1 2 3 4 5

Programming Languages	Skill level Please circle one	Development Operating Systems	
Ajax	Low 1 2 3 4 5 Hi	Databases	
Microsoft Visual Basic	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2000	Low 1 2 3 4 5 Hi
Microsoft Visual Basic Script	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2005	Low 1 2 3 4 5 Hi
Microsoft Visual C#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008	Low 1 2 3 4 5 Hi
Microsoft Visual F#	Low 1 2 3 4 5 Hi	Microsoft SQL Server 2008 R2	Low 1 2 3 4 5 Hi
Microsoft Visual C++	Low 1 2 3 4 5 Hi	Microsoft Access 2007/2010	Low 1 2 3 4 5 Hi
Microsoft Visual FoxPro	Low 1 2 3 4 5 Hi	Microsoft Access 2003 or older	Low 1 2 3 4 5 Hi
C, none Microsoft, specify:	Low 1 2 3 4 5 Hi	Microsoft Visual FoxPro 9	Low 1 2 3 4 5 Hi
Delphi	Low 1 2 3 4 5 Hi	Oracle 9	Low 1 2 3 4 5 Hi
Java	Low 1 2 3 4 5 Hi	Oracle 10	Low 1 2 3 4 5 Hi
JavaScript & Ajax	Low 1 2 3 4 5 Hi	Oracle 11	Low 1 2 3 4 5 Hi
HTML	Low 1 2 3 4 5 Hi	MySQL 3	Low 1 2 3 4 5 Hi
Perl	Low 1 2 3 4 5 Hi	MySQL 4	Low 1 2 3 4 5 Hi
PHP	Low 1 2 3 4 5 Hi	MySQL 5/5.5	Low 1 2 3 4 5 Hi
Python	Low 1 2 3 4 5 Hi	SQL Queries (in general)	Low 1 2 3 4 5 Hi
Ruby	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
TCL	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
InstallShield/Wise/IA/RAW MSI	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Acrobat API/XSL formatting objects	Low 1 2 3 4 5 Hi	Other, specify:	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Developed for Operating Systems	
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows XP	Low 1 2 3 4 5 Hi
Other specify:	Low 1 2 3 4 5 Hi	Microsoft Windows Vista	Low 1 2 3 4 5 Hi
IDE-Integrated Development Environment		Microsoft Windows 7	Low 1 2 3 4 5 Hi
Visual Studio 2005	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2003	Low 1 2 3 4 5 Hi
Visual Studio 2008	Low 1 2 3 4 5 Hi	Microsoft Windows Server 2008/R2	Low 1 2 3 4 5 Hi
Visual Studio 2010	Low 1 2 3 4 5 Hi	Microsoft Windows Embedded xx	Low 1 2 3 4 5 Hi
WCF- Windows Communication Foundation	Low 1 2 3 4 5 Hi	Microsoft Windows Phone 7	Low 1 2 3 4 5 Hi
MVC-Model View Controller	Low 1 2 3 4 5 Hi	Android	Low 1 2 3 4 5 Hi
CSS-Cascading Style Sheets	Low 1 2 3 4 5 Hi	Google Chrome OS	Low 1 2 3 4 5 Hi
WPF-Windows Presentation Foundation	Low 1 2 3 4 5 Hi	Linux:	Low 1 2 3 4 5 Hi
Microsoft Windows Expression	Low 1 2 3 4 5 Hi	Mac	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Mac OS X	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	HP/UX	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Open Solaris	Low 1 2 3 4 5 Hi
Other, specify:	Low 1 2 3 4 5 Hi	Other: DOS, PC & Networking (FIX)	Low 1 2 3 4 5 Hi
Other Development tools		Other Development tools	
Visual Studio Light Switch	Low 1 2 3 4 5 Hi	Microsoft Dynamics	Low 1 2 3 4 5 Hi
Microsoft WebMatrix	Low 1 2 3 4 5 Hi	Microsoft ForeFront	Low 1 2 3 4 5 Hi
Microsoft Robotics Studio	Low 1 2 3 4 5 Hi	Microsoft Groove	Low 1 2 3 4 5 Hi
Microsoft SharePoint Server	Low 1 2 3 4 5 Hi	Microsoft Lync Server	Low 1 2 3 4 5 Hi
Microsoft SharePoint Services	Low 1 2 3 4 5 Hi	Microsoft Linq	Low 1 2 3 4 5 Hi
Microsoft XNA Game Studio	Low 1 2 3 4 5 Hi	XML	Low 1 2 3 4 5 Hi
Microsoft Commerce Server	Low 1 2 3 4 5 Hi	Other, specify: Dreamweaver	Low 1 2 3 4 5 Hi
Microsoft Exchange Server	Low 1 2 3 4 5 Hi	Other, specify: Microsoft Front-page	Low 1 2 3 4 5 Hi
Microsoft Office programming	Low 1 2 3 4 5 Hi	Other, specify: Adobe Flash	Low 1 2 3 4 5 Hi

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Attachments: 9.9. Folded business card example

Business card, outside information

http://www.softeen.com inform@softeen.com		Softeen Software Developments and more...
 +31 (597) 785 139  +31 (597) 785 139		We Develop Software, Software Parts and Cloud Computing
 +31 (6) 8442 6363 mnajar@softeen.com najar.blogs.softeen.com		Michael Najar Lindenlaan 39, 9695 GR Bellingwolde, the Netherlands

Business card, inside information

Around the world in less than a minute: Windows Azure

Redmond 3:00	Houston 5:00	Washington 6:00	Amsterdam 12:00	Moscow New 14:00	Delhi 16:00	Hong Kong Tokyo 18:00 22:00	Honolulu 00:00	Los Angeles 3:00
-----------------	-----------------	--------------------	--------------------	---------------------	----------------	-----------------------------------	-------------------	---------------------

Around the capital cities of the world in less than a minute: Office 365

Washington Olympia	USA Washington DC	EU None yet*)	Netherlands Amsterdam	Russia Moscow	India Delhi	China Beijing	Japan Tokyo	Hawaii Honolulu	California Sacramento
-----------------------	----------------------	---------------------	--------------------------	------------------	----------------	------------------	----------------	--------------------	--------------------------

*) The EU has not yet declared a capital city, however, the center of EU action is Brussels in Belgium, Luxembourg in Luxembourg, Strasbourg in France and The Hague in Netherlands

Cloud Computing: www.softeen.com/WindowsAzure www.softeen.com/Office365 www.softeen.com/OfficeCommunicationsOnline www.softeen.com/SharePointOnline www.softeen.com/OfficeLiveMeeting www.softeen.com/DynamicsCRMOnline www.softeen.com/ExchangeOnline	What is cloud computing? Cloud computing is when you don't buy it but you subscribe it: IaaS: Infrastructure as a Service PaaS: Platform as a Service SaaS: Software as a Service IaaS + PaaS + SaaS = ITaaS = Information Technology as a Service VM: Virtual Machine = a part of a computer declared as another computer US: Virtual Server is a subscription of a Virtual Machine
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Any questions?
inform@softeen.com

Business card live example attached

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Appendices: 9.10. Detail Investment Budget, Initial Investment

#	Product, prices excluding VAT	attachment	Costs excluding VAT	costs inclusive VAT	Remark
1.	<p>Development 64 bit Sever, total price</p> <p>1) 673 euros, HP ProLiant ML110 server , Price info: http://www.acesdirect.nl/product/6284427/?c_id=012 Info: http://h10010.www1.hp.com/wwpc/nl/nl/sm/WF06b/15351-15351-241434-3328424-3328424-5075942-5080809.html) Info about the whole product family: http://h10010.www1.hp.com/wwpc/nl/nl/sm/WF25a/15351-15351-241434-3328424-3328424-5075942.html) and http://h10010.www1.hp.com/wwpc/nl/nl/sm/WF02d/15351-15351-241434.html)</p> <p>2) 137 euros, 3 year server warranty, For more information about price: http://www.acesdirect.nl/product/83746/hp_electronic_care_pack/</p> <p>3) 1,304 euros, 3 X hard disks HP 2TB 3G SATA, 3 X For more information about price: http://www.acesdirect.nl/product/3742361/h_p_2tb_3g_sata/</p> <p>4) 112 euros, 2 X memory Kingston 4GB 1333MHz ECC Kit. For more information about price: http://www.acesdirect.nl/product/KTH-PI_313F_slash_4G/kingston</p> <p>5) 130 euros, 1 X screen HP S2031A 1600X900 16:9. For more information about price: http://www.acesdirect.nl/product/4292601/h_p_s2031a_1600x900_16:9/</p> <p>6) 9 euro, 1 X mouse V7 Standard MOUSE. For more information about price: http://www.acesdirect.nl/product/4048101/v7_v7_standard_mouse/</p> <p>7) 11 euros, 1 X keyboard. For more price information: http://www.acesdirect.nl/product/170403/logitech_oem_keyboard_deluxe/</p>		2,193.20	2,609.91	

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	8) 240 euros, 1 x unforeseen costs, for example prices go high or part is still needed				
2.	Development 64 bit workstation, total price 1) 1426 euros, HP Pavilion HPE h8-1030nl desktop pc (LN838EA), Price info: http://www.acesdirect.nl/product/6372477/?c_id=012 , Info: http://h10010.www1.hp.com/wwpc/nl/nl/ho/WF06b/12454-12454-3329740-64546-64546-5080764-5151068.html 2) 130 euros, 1 X hard drive, HP 2TB SATA, http://www.acesdirect.nl/product/6260401/hp_hp_2tb_sata/ 3) 273 euros, 1 X touch screen, 229 euros, HP 2310TI TOUCH 23 INCH/ 16:9/ ANTIGL SPEAKERS/DVI-D/VGA. For more information about price: http://www.acesdirect.nl/product/4045001/hp_hp_2310ti_touch/#tabs 4) 83 euros, 1 X conference camera, Microsoft LifeCam Studio Retail, 69-, euros, http://www.acesdirect.nl/product/5553261/microsoft_lifecam_studio_retail/ 5) 26 euros, 1 x conference headset, Sandberg USB ChatSet, 21.50 euros http://www.acesdirect.nl/product/4661771/sandberg_usb_chatset/#tabs 6) 30 euros, 2 x conference speaker, Trust SoundForce 2.1, 24.50 euros, http://www.acesdirect.nl/product/1394752/trust_trust_soundforce_2.1/ 7) 149 euros, 1 x Blu-ray drive, LG BluRay Writer 12X, USB2.0, 125 euros, http://www.acesdirect.nl/product/5503531/lg_bluray_writer_12x_usb2.0/ 8) 238 euros, unforeseen costs, for example prices go up or a part is still needed		1,977.00	2,352.64	
3.	Computer accessories 1) 500 euros, such as DVD disks, Blu-ray disks (Blu-ray are now very expensive 10-15 euros per disk), USB sticks, printer paper, printer ink etc. 2) 49 euros, Wireless Network hub/wifi http://www.pixmania.nl/nl/nl/9794646/art/buffalo_wifi-n-router-airstation.html?itag=3894			1,008.09	

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	<p>3) 458 euros, Uninterruptible powersupply (Uninterruptible Power Supply) from APC, APC Smart-UPS 1000VA LCD 230V, Including Shipping Costs. Specification: (http://www.apc.com/products/resource/include/techspec_index.cfm?base_sku=SMT1000I&tab=mod&els&total_watts=50), price: (http://www.centralpoint.nl/ups/apc/smart-ups-1000va-lcd-230v-art-smt1000i-5yr-num-419592/#Top)</p>				
4.	<p>Renovation, home change</p> <ul style="list-style-type: none"> ÿ Painting 50 euros ÿ Sofa bed 400 euros ÿ 2 x computer tables (second hand) 50 euros ÿ 1 x filing cabinet 250 euros ÿ A carpet for the new bedroom 25 m2 x 12 euro = 300 euro ÿ 1 x unexpected costs, 100 euros 			1,150.00	Bedroom on the second floor has no carpet. ng, alone cement
5.	Alarm package			800.00	Plus monthly service costs, of about 40 euros. Price is not ready yet,
6.	<p>Promotion and advertising:</p> <ul style="list-style-type: none"> 1) 120 euros, 500 A4 folders, in the beginning 2) 380 euros, Up to 5000 leaflets, only if after 3-4 months there is little success 3) 110 euros, 500 Business cards, 4 pages, one as a business card and 3 helpful information for IT staff 4) 200 euros, 2 X Auto magnet sign for car 5) 80 euros, House entrance sign 6) 510 euros, Internet marketing 7) 100 euros, 1 x unforeseen costs 8) 2 X € 29.95 costs for searching for a bedroom for (http://www.kamertje.nl) and (http://www.kamer.nl) <p>Note: The prices are based on offers by the following online printing shops www.vistaprint.nl, www.folderexpert.nl, www.reclameland.nl, www.drukwerkservice.nl, www.multicopy.nl, www.printcentre.nl, www.signquest.nl</p>			1,560.00	
7.	<p>Post advertising campaign</p> <ul style="list-style-type: none"> 1) 2200 euros, Stamps for 5000 advertising leaflets, 2) 150 euros, Letter envelope for 5000 advertising 			2,393.00	0.44 cents per letter

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	3) 44 euros , Printing paper for 5000 letters, 2 X € 18.27 + VAT (http://www.staples.nl/staples-producten/staples-kopieerpapier-en-printpapier/multi-use-papier-a4-80-gram-verpakking-per-2500-vel?r=rh)				
8.	Register Softeen in the trade register 1) 44 euros , Register Softeen in the trade register at the Chamber of Commerce (http://www.kvk.nl) 2) 900 euros , Register Softeen as a trademark/copyright at the European Union. Information: (http://oami.europa.eu/ows/rw/pages/CTM/trademark.en.do) Prices: (http://oami.europa.eu/ows/rw/pages/CTM/feesPayment/feesPayment.en.do) 3) 1900 euro , Register Softeen as trademark/copyright at The World Intellectual Property Organization (WIPO) for European Union and USA Information: (http://www.wipo.int/) Price: (click here to see official price) _____			2,844.00	
9.	1 x unforeseen costs , for example hardware needs to be repaired or replaced, new technology requested by a customer but I don't have it, car is broken so I can't visit customers and do my advertisement, costs for overnight stays and transportation (flight/train) if I have to visit a distant customer.			5,000.00	
10.	Total estimated monthly business expenses for the first 18 months			8,035.08	
11.	Total initial capital			27,752.72	

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Attachments: 9.11. Detail Investment budget, Monthly expenditure, private

#	Product	Payment Term	Estimated Monthly costs	Remark
1.	Rent	Monthly	481.16	
2.	Electricity and Gas	Monthly	133.00	33 months average plus 10% (13 euros) for server extra energy consumption
3.	Water	Per quarter	12.00	Annual average
4.	Waste	Annual	18.43	Annual average: €119 per year + 13 X residual waste €5.85 + 13 X GFT €2 = €221.05
5.	Telephone and fax, Telfort	Monthly	10.00	
6.	Internet, landline, Telfort	Monthly	22.00	
	Car insurance, Consumers United (Generali)	Monthly	17.00	
8.	Car tax	Monthly	40.00	
9.	Roadside assistance (ADAC)	Annual	7.50	
10.	Gasoline	Monthly	50.00	
11.	Car maintenance (repair)	Every year	50.00	incidental Annual average
12.	Computer learning and computer maintenance (repair)	Annual	50.00	incidental Annual average
13.	Health insurance by Menzis		134.59	
14.	Third party liability and home insurance by Unive (legal liability)	Monthly	5.20	
15.	Total current private expenditure		1,030.88	
16.	Income, current Benefit, 873.71 Rent (240) and health care allowance (46): 286.00 euros		1,159.71	
17.	Balance, monthly		128.83	

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Attachments: 9.12. Detail Investment budget, Monthly expenses, business

18. Softeen registration costs at the trade register/Chamber of Commerce (www.kvk.nl)	Annually 43.12 euros	3.60	Monthly average
19. Customer visits in the area, car case gasoline	Monthly	165.00	Based on 20 monthly visits within 25 km
20. Customer visits in the far: 1) NS train Dal Vrij subscription €95 (http://ns.nl/reizen/campaigns/new-subscriptions#off-peak-free) 2) Bedroom in Randstad, Sunday to Wednesday or to Thursday for 3-4 days a week €300 (http://www.kamertje.nl) or (http://www.kamer.nl) 3) Customer visit: 4 X 36 euros in the industrial area of the Netherlands, such as Amsterdam, Utrecht, Rotterdam 4) Long-distance visit: 1 X €300 for an unforeseen long-distance visit, for example in another EU country	Monthly	695.00	
21. Mobile phone, internet for Windows Phone 7 (KPN Phone)	Monthly	25.00	
22. Internet, mobile for laptop, (KPN Mobile)	Monthly	15.00	
23. Self-employed insurance package Monthly (liability insurance and goods insurance) Info: (http://www.nn.nl/zzpverzekering/index.php/index?lead=AdWords&ns_campaign=zzp&ns_mchannel=search&ns_source=adwords&ns_linkname=goodsinsurance&ns_fee=0)	Monthly	59.00	
24. Antivirus software McAfee	Annual 79.90 euros	6.58	Monthly average
25. Website and web host service, Windows Azure	Monthly	30.00	
26. Google Ad	Monthly	50.00	600 euros Annual average
27. Alarm service Info: (http://www.securitas.com/nl/nl/Particulier/Securitas Home Security/)	Monthly	40.00	Plus Initial cost from approximately 600-800 euro
28. Tax advisor	Monthly	50.00	
29. Unforeseen monthly expenses	Yearly 2,400.00 euro	200.00	Monthly average
30. Total estimated monthly business expenses		1,339.18	
31. Total estimated monthly business expenses for the first 6 months (working capital)		8,035.08	