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碩士論文

Master's Thesis

數據進入難民的夢想：社會責任與人道主義的業務流程外包之三方夥伴關係

"Data Entry Refugees Dreams": A Socially Responsible and Humanitarian Business Process Outsourcing Partnership Business Plan

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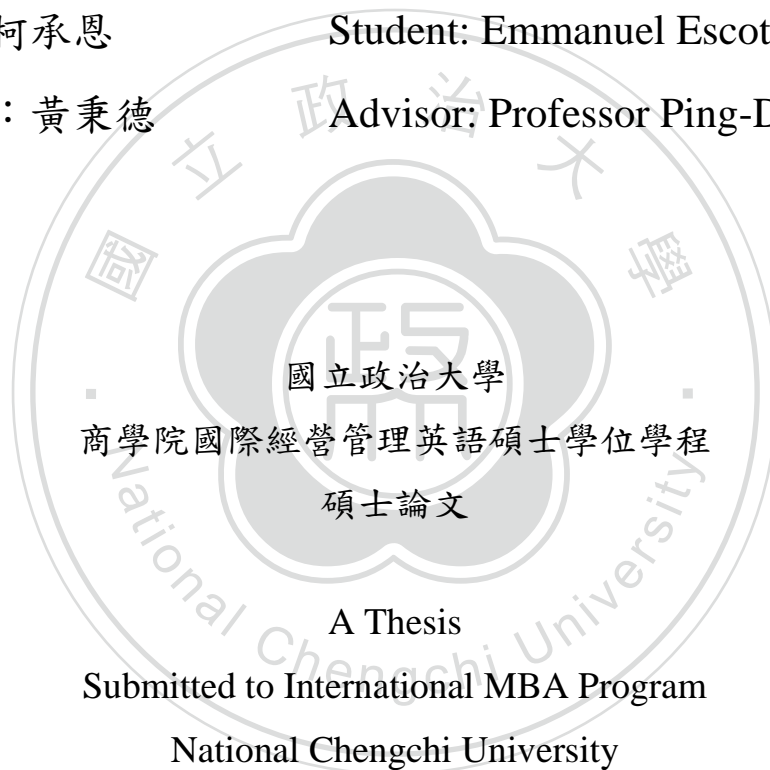
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Special thanks to my family. I have always said that one of the most expensive prices I paid to make these studies possible is being far from them. Thanks to their unconditional support and encouragement the completion of this goal was possible. Family I did and you all were my major motivation to fight day by day. I dedicate this Degree to you all.

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ABSTRACT

Data Entry Refugees Dreams:
a Socially Responsible and Humanitarian
Business Process Outsourcing Partnership Business Plan

By

Emmanuel Escoto Gonzalez

Data Entry Refugees Dreams is to sign a long-term tripartite partnership agreement with Digital Divide Data (DDD) and the Thai-Burma Border Consortium (TBBC). Data Entry Refugees' Dreams will offer data entry services to customers outside the borders of the refugee camp with no need for them to go   outside of the camp thanks to the internet and communication technology. As its name states, Refugees Dreams will represent an opportunity to make the dreams of refugees come true. Its employees will be 100% refugees who are living in Mae La Refugee Camp in Mae Sot, Thailand.

To be recruited, the potential employees of Data Entry Refugees Dreams will have to possess basic Computing and English skills and have already obtained a high school diploma, which are the basic academic requisites for this kind of job. Also, they will have to convince the Management Team that they deserve to work for this company and that they are striving to make their dreams come true. They will have to write and present their dreams to the recruiters. The selected candidates will be those that have a clear plan to achieve their dreams, and those whose dreams will benefit the refugee community in general.

The market size of data entry services is worldwide; there are not borders or limits for this kind of industry. Customers come from all over the world. According to a 2010 report prepared by the Asian-Oceanian Computing Industry Organization (ASOCIO) and the accounting firm Klynveld Peat Marwick Goerdeler (KPMG), only India's IT-BPO market, which accounts for 51% of the global market shares, could be valued at as much as US $285 billion in the year 2020. Global demand for outsourcing services has been in constant rise at an average of 4.9% per annum since

2008, and is expected to continue until 2020, if not more. There is gross potential for a productive skilled work force, especially those at very low cost.

The partnership with Digital Divide Data (DDD), will not only give Refugees' Dream access to technology, equipment, experience and training but will also give access to a huge range of customers that choose DDD among other outsourcing companies because they want to make a difference and have identified that job creation is a good contribution to the solution to poverty and lack of development in some countries. TBBC will have a supporting role, in the sense that they will manage the budget of Refugees Dreams, will give management and legal support, and will manage the grants that will be possible thanks to the revenues generated by Refugees Dreams.

Refugees Dreams will offer to its partners not only the access to a qualified, low cost, and in need of humanitarian assistance workforce, but also the accomplishment of their common goal of helping and assisting disadvantaged people By doing this, DDD will expand its social impact to a humanitarian impact since unlike its employees in Cambodia and Laos, refugees have no freedom of movement or transit in Thailand, or legal documents to apply for jobs. They have to remain within the borders of the camp where the humanitarian conditions are harsh; there is not enough food, medicine, education and opportunities. They are 100% dependent on humanitarian aid.

The revenue that will be generated by Refugees Dreams will also benefit the other member of the tripartite agreement, the TBBC, because it will also support the efforts of TBBC in developing the refugee community of Mae La, which is part of their main objectives. The TBBC will manage the revenues obtained by the partnership to be distributed in the form of grants to the refugees who at the same time will receive training about entrepreneurship and savings from TBBC, as already implemented by their Entrepreneurship and saving project.

Giving jobs to the refugees would have not only a social, but also a humanitarian impact which is recognized worldwide. With jobs, they not only gain economic independence, they gain dignity and the psychological effect of being productive and having a purpose in their life. They will also have a hope of change in their situation, since by receiving grants they will strive to see their dreams come true.

Refugees Dreams is seeking seed capital of 113,650 USD, mostly to guarantee enough cash to assume the investment of equipment and the training required to start operations. Running cost cash expenditures are not required because the company will generate enough cash from the first month

of operations to assume those payments. Refugees Dream projects a gross surplus of 425,211 USD in year one, representing a net surplus of USD 175,135 and an accumulated net income of USD 900, 035 after year five, with a NPV of USD 409,852.54 a payback within one year and an IRR of 175.51%.

By establishing Data Entry Refugees Dreams, not only the 100 employees that are planned to be hired will be benefited. Take into consideration the Entrepreneurship Development, Grant and Savings project implemented by the Thailand Burma Border Consortium (TBBC) which grants USD 80.00 to each selected and trained refugee to start their own business. With the surplus of USD 175,135 Refugees Dreams would benefit 2,189 refugee families in the first year and as consequence motivate the development of their community.

With the 179,063 USD of net income projected for year two, another 2238 refugee' families would be benefited. By the end of year 5, the accumulated number of direct beneficiaries would amount to a total of 11, 350 families and a total of 22,700 indirect beneficiaries, summing 34,050 potential beneficiaries which represent more than 60% of the total refugee population of Mae La. Realizing the dreams of the refugees living in Mae La Camp is the main purpose of Refugees Dreams and that is how the success and impact will be measured. The number of dreams started will be the indicators, but the ones that will be achieved will represent the accomplishments and the fulfilment of Refugees Dreams' Mission.

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LIST OF ACRONYMS

- **UNHCR:** United Nations High Commissioner for Refugees
- **UN:** United Nations
- **BPO:** Business Process Outsourcing
- **DDD:** Digital Divide Data
- **TBBC:** Thailand Burma Border Consortium
- **NGO:** Non-Governmental Organizations
- **IT:** Information Technology
- **ASOCIO:** Asian-Oceanian Computing Industry Organization
- **KPMG:** Klynveld Peat Marwick Goerdeler
- **ICT:** Information and Communication Technologies
- **LDCs:** Least Developed Countries

1. Introduction

1.1.   The why of this project?

To answer this question, let's first review the definition of Refugee and the figures of The United Nation High Commissioner for Refugees (UNHCR).

What is a Refugee?

According to the 1951 United Nations Convention Relating to the Status of Refugees from Geneva on July 28, and signed by 127 nations, a refugee is someone who has left his or her country because of a "well-founded fear" of persecution for reasons of race, religion, nationality, social group or political opinion[1].

The UNHCR was set up in 1951 to assist the estimated 1 million people that were still displaced after World War II to return home. Since that time, this UN agency has helped find lasting solutions for tens of millions of refugees worldwide. By the beginning of 2011, the UNCHR reported a total of 10.4 million refugees in need of assistance, without including the non-registered refugees and the ones that are the concern of other agencies and international organizations.

More than half of the UNHCR's refugees of concern are in Asia and some 20 percent in Africa. The living conditions of that total of refugees varies from well-established camps and collective centers to makeshift shelters or living in the open, depending on the years of existence of the camps, the support received by governments that give shelter to those refugees, and the empowerment of the refugee community as well as the conflict situation. In the exhibit number 1, it is possible to appreciate a map which gives us a picture of the locations and the amount of refugees per region which are the concern of the UNHCR for those refugees that live in urban areas, which are more than half of all refugees of concern to UNHCR, there are three possible solutions to their situation: repatriation; local integration or resettlement.

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[1] Official web portal of the United Nations High Commissioner for Refugees. 1951 United Nation Convention of Geneva relating to the status of Refugees. Retrieved by March, 2011, from National Chengchi University: http://www.unhcr.org/3b66c2aa10.html

1.2.   Why do we need to create jobs for Burmese refugees?

Because local integration is the most viable solution to their suffering since repatriation is not possible for Burmese refugees due to the fact that Burma is still in the midst of an internal armed conflict between the Burmese government and the various ethnic groups in the country which has been going on since April 1948 . Also because the third solution, resettlement, is only possible for a small number of registered refugees. Most of the efforts of NGOs to support them have been oriented on local integration, and that is exactly what is intended with this business plan.

The idea of creating this social and humanitarian impact partnership came after Emmanuel Escoto, the writer and consultant of the present business plan who served as volunteer in Mae La in the Summer of 2010, proposed to Digital Divide Data (DDD), the expansion of the social impact that DDD has created in part of Asia to a humanitarian level by benefiting Burmese Refugees. He expressed that he could imagine a life living on 5 kg of rice, 300 grams of fermented fish, charcoal, and one liter of oil for a month, and then repeats this month after month. That is what each registered refugee in a camp receives as their monthly ration.

The refugees living in Mae La camp are mostly Karen people, an ethnic group who have fled their homes in Burma, persecuted by their government, brutalized by soldiers, and now living in that refugee camp. There are an estimated 141,076 refugees living in nine camps along the Thailand-Burma border, including about 57,915 refugees that are unregistered and are people that have entered the camps since the last official registration in 2004/5. This number does not include students, the Internally Displaced People, and the more than 10,000 refugees that could not get permanent asylum since November 2010 when new hostilities where persecuted a as result of the General Elections in Burma which has done nothing to weaken the military over the country[2].

Exhibit 2 presents some newspapers clippings showing the suffering faces of the people that needed protections during those hostilities of November 2010. Most of them were once farmers who planted rice, vegetables, or raised pigs, chicken and fish. Having had their homes burnt to the ground or family members killed, raped, or taken away as child soldiers and slaves, they have fled their homeland and now live in these camps. They may be safe from the sudden attacks of the Burmese army, but the conditions in the camps are harsh.

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[2] Official web portal of Thailand Burma Border Consortium. 2010 TBBC Program Six Month Report from July to December. Retrieved by March, 2011, from National Chengchi University: http://www.tbbc.org/resources/resources.htm#reports

Camps are overcrowded, and the numbers of people are increasing daily. Frustration runs high with so many people together who are not allowed to go out of the camp or work legally. Most of them feel they have no future and dream, which is the major frustration since they have almost lost their hope to make their dreams come true.

According to the Women Refugee Commission, which is an NGO that advocates for laws, policies and programs to improve the lives and protect the rights of refugees: "With few opportunities to continue their studies or to put into practice what they have learned, refugee youths are becoming increasingly frustrated and despondent about their futures".

One community leader said, "When people can't see their futures, you see an increase in social problems, like domestic violence and abuse." The Women's Commission also heard reports that alcohol abuse among youth is high. Many young people have spent their entire lives within the confines of a camp and are completely dependent on external assistance. Others work illegally outside of the camps, exposing themselves to abuses and deportation. Others have waited patiently for a number of years to be resettled to a third country, but face tremendous uncertainty and anxiety about what awaits them and whether or not they will be allowed to leave[3].

Exhibit 3 presents the result of a survey made by the Disease Control and Prevention, National Center for Environmental Health, Emergency and Environmental health services from Atlanta, Georgia, USA. Those results are a list of the number of frustrations that the Karenni population listed as mentioned as their sufferings.

1.3.   Why Mae La Camp?

Simply because the conditions for a successful business are given:

- Once they were civilians whose rights of freedom, peace and progress were adversely affected by a conflict which has generated huge concern from the United States government and companies, which is beneficial because most of the DDD's customers are located in US.

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[3] Official web portal, Women Refugees Commission, Living in Limbo: Burma's youth in Thailand see few opportunities to use education and vocational skills. Fields Mission to Thailand May 2008 Report. Retrieved by March, 2011, from National Chengchi University: http://www.womensrefugeecommission.org/docs/th_youth.pdf

- Burmese camps have been visited by: George and Laura Bush, John McCain and Angelina Jolie, which has contributed to a rise in international awareness about the situation.
- Mae La Camp is located near an urban area in Thailand with access to all public services including: highways, electricity, and internet connectivity.
- Karen refugees already possess computing and English skills as well as high school diploma granted by the Karen Education Department.
- Thailand shares borders with Laos and Cambodia, which will make easy for DDD managers to visit Refugees' Dreams operation offices.
- After 35 years of existence, Mae La camp is well organized and developing compared with other camps in Thailand and worldwide

1.4. Why DDD would decide to start operations in Refugee Camps instead of continuing to increase expansion in developing countries such as Cambodia, Laos and Kenya?

Because:

People living in refugee camps such as the refugees living in Mae La Camp	People living in developing country such as Cambodia, Laos and Kenya
Were forced to leave their home countries because of a well-founded fear of political, religious or ethnic persecution.	They live in their home countries in peace and under social and economic development. Their ideologies, religion and ethnicity are respected.
Their own government is usually the one displacing them and seeing them more or less as part of the enemy.	Their governments protect them and see them as their friends and people to work for.
Have no freedom, human rights protection or variety of opportunities.	Have freedom, human rights protection and variety of opportunities.
No access to jobs, decent income and no opportunities for economic growth.	They have access to different kind of jobs, incomes, and opportunities to grow economically.
They are dependent. Humanitarian organizations provide them with rations of food, shelter, health and education in small quantities and variety, usually the same	They are independent. They are their own providers and are supported by their governments, developing agencies, and companies to access to food, shelter, health

food month after month, year after year.	and education in the quantity or variety they can afford.
They have almost no hope and think that their situation will not change.	They have more hope and think that their situation can change.
Frustration of living only in a closed area within 4km2 of territory with no freedom of movement to other areas or countries.	Living in open and vast territories with freedom of movement to other areas or countries.
Because they cannot see their futures, there is an increase in social problems, like domestic violence and abuse. Alcohol abuse among youth is high.	They can see their future and if there are social problems they are due to other reasons, not because of the frustrations of being isolated.
Constant fear of the military of their governments or the military of the asylum giver government.	No fear founded on military harassment at all.

Or simply because the impact they will cause is greater in the camp than in those developing countries, and the higher the impact, the more donors and customers would choose Digital Divide Data. This higher impact is added to by lower start-up costs. To start operations in Kenya for example, DDD needed more than 500,000 USD to benefit 300 employees with their current model of offering employment and training. To start operations in the camp, they will need to invest a little more than 100,000 USD and will directly impact the life of 2186 refugees.

2. Partnership Overview

2.1. The Partnership

Data Entry Refugees Dreams Business Process Outsourcing Tripartite Partnership, will be the first refugees' company that focuses on the Data Entry Services founded with the idea that the world's poorest refugees can produce their own solutions to poverty and aid dependence in the new global economy by accessing the knowledge, skills, and opportunities that power economic growth and lasting change around the world, and which is Information Technology.

Data Entry Refugees Dreams will sign a long-term tripartite partnership agreement with Digital Divide Data (DDD) and the Thai-Burma Border Consortium (TBBC). DDD is a multiple award winning leader in social enterprise that provides disadvantaged youth in Cambodia, Laos and in Kenya with the education and training they need to deliver world-class, competitively priced IT services to global clients and break the cycle of poverty. This not-for-profit provides data entry, digitization and other IT outsourcing services to clients worldwide, including Reader's Digest, Harvard Business School, New York Daily News, Kaplan Test Prep and others.

TBBC is a consortium of 12 international non-governmental organizations (NGOs) from ten countries, providing food, shelter and non- food items to refugees and displaced people from Burma. They will provide the partnership with not only the local administrative and management support, but also the legal rights to operate from the camp, because TBBC is the only NGO that can establish operations in the camp since it has the right from the authorities of Thailand to create jobs and improve the life of the refugees.

Refugees Dreams will be a social and humanitarian organization that functions with a durable business model and approach to the development of the Refugee Community. It will focus on viable business growth that will directly benefit more than 11,350 refugee families in the first five years of operations and up to 22,700 refugees indirectly. When the market necessity for projects that do not need to be executed internally in companies is conjugated with the Internet as a link to these remote locations, we have a new business model.

Refugees Dreams will make profits to build dreams since all the funding and revenues obtained by the services offered will go directly to the budget of dreams realizations. This will be a special fund

for micro-grants for refugee entrepreneurs that will be coordinated thought Thailand Burma Borders Consortium and its Entrepreneurship Development, grants and saving project which will be in charge of the management of those funds.

Figure 1: Explanation of how the tripartite partnership will work by expressing what each member will give and receive:

Despite their poor conditions, lack of freedom, and the frustrations listed previously, many youth are eager, do not give up, and have dreams for their futures. Refugees Dreams wants to help them to have a little more peace and hope. Refugees Dreams will create jobs and allocate them to the people that are examples for other refugees - those who were the best students, and those that are leaders or potentials ones, including mothers, and the handicapped for which the refugee's conditions are even more painful.

Among the Karen population living in the refugee camp exist potential leaders that possess computing and English skills. The different Karen's organizations such as Karen Youth Organization and Karen Woman Organization already offer computing training; however all of the refugees that have developed their computing skills find no opportunities to use them in a productive way.

What is intended through Refugees Dreams is to give a more active usage of those resources already available in the camp by providing refugees with the education and training they need to work in an internationally competitive socially responsible business process outsourcing company dedicated to data entry.

Realizing those dreams is the main purpose of Refugees Dreams and that is how the success and impact of Refugees Dreams will be measured. The numbers of dreams started will be the indicators, but the ones that will be achieved will represent the accomplishments and the fulfillment of Refugees Dreams mission.

This initiative is based on the realization that there is need not only to equip young people with IT skills but also to provide them with jobs and experience. DDD tracks records of sustained social and economic development in Southeast Asia. DDD felt that this initiative was sound, and after 10 years of social impact they expressed they want to help those that are suffering the most. They wish to extend their success to humanitarian and not only to development levels. They wish to support refugees because even though they have supported people living in slum areas of Cambodia and Laos, they recognize that refugees' living conditions are even worse than the disadvantageous people from those developing countries.

2.2. Objectives

- To provide high quality data entry services to clients around the world.
- To recruit top talent among the refugee population, giving priority to the most vulnerable refugees, which include: youth, women and disabled, based in a gender representativeness approach and prioritizing those who have a proposal for change in their life and the lives of other refugees?
- To provide access to a decent income and opportunities to refugees through our unique humanitarian enterprise model, and motivate them to save for their future.
- To greatly support their dreams, and to promote the development of the Karen Community that live under refugee conditions.

2.3. Mission and Vision

Refugees Dreams' mission is to deliver added value for all of its stakeholders, serving as their partners in achieving their vision, and by doing this achieving Refugees Dreams' own vision, which is contributing so that one day refugees stop depending on humanitarian assistance and are able to protect and develop themselves as individuals and as a community in general.

2.4.   Keys to Success

Refugees Dreams' major key to success is mostly represented by its strategic partnership. The tripartite partnership is not only between partners that share values and principles, they are partners that share their vision and that are already contributing to assist the victims of war and poverty.

Digital Divide Data and the Thailand Burma Border Consortium represent solid teams dedicated to serve with quality, responsibility, and efficiency to customers and to beneficiaries respectively. They are organizations with more than 10 years of experience and they have already gained worldwide prestige and recognition for their social and humanitarian mission.

The partnership with Digital Divide Data (DDD), will not only give Refugees Dreams access to technology, equipment, experience and training, but also access to a huge range of customers that choose DDD among other outsourcing companies because they want to make the difference, and have identified job creation as a good contribution to the solution of poverty and lack of development. TBBC will have a supporting role; they will manage the budget of Refugees Dreams, will give administrative and legal support, and will manage the grants that will be possible thanks to the revenues generated by Refugees Dreams.

The three partners together will revolutionize the way in which refugees have been receiving aid. They will contribute with them and give them hope. They will help refugees to change their situation, passing from humanitarian assistance recipients, to IT employees and then to self-employed.

Another key to success is Refugees Dreams' talented and highly motivated employees. The Karen have already suffered from a civil war for more than 60 years. They have demonstrated that surrender and giving up are not characteristic of Karen people. They are fighters, and they are ready to fight poverty and their lack of income and opportunities. They have a huge desire to put their knowledge and skills into professional services

For years they have received donations or support that also include training in Computing and in English, however they found no opportunities to implement those skills. Refugees Dreams represents their life opportunity, and they have demonstrated that they are willing to put their best into this job.

Executing data entry for people in India or other places in the world represents a common job to be done while preparing themselves for something better in the short term, therefore attrition is one of the major weaknesses of the companies operating there. For Karen refugees, this will be their long term career and almost the only income generation opportunity that they have in the Camp. Refugees Dreams as its name states, is one of the most meaningful opportunities that they have to see their dreams or personal and professional goals come true, and that guarantees a long term commitment with Refugees Dreams.

There are some other social enterprises promoting these kinds of jobs in developing countries, as is the case of DDD, however they have being specialized in areas where people have more freedom and plenty of opportunities. Those companies are in cities or towns where people live in peace. What make this partnership stand out from others is that it will take the risk of creating the jobs inside of the refugee camp. This is the first social and humanitarian impact BPO partnership that will utilize only resources accessible for refugees, and in their own environment, since it will operate directly from the Camp.

Refugees Dreams will serve as an inspiration for refugees, and as consequence we believe that a lot of businesses, governments, and organizations will have more than enough motivation to support and contribute with us. Potential customers have already been motivated to support DDD in their efforts to give dignity to Cambodians for example. DDD is sure that their partnership with Refugees' Dreams and TBBC will attract even more customers and donors because of the greater impact, and because refugees are one of the most in need sectors worldwide.

Refugees Dreams represents a major opportunity to give dignity and respect to the life of refugees. If many governments and NGOS have been giving aid to these refugees since 1984 why not believe that they will give jobs which will come to reduce their own operating costs, and will guarantee the quality and security of their data, mostly because those services will have the management and expertise of partners that have demonstrated their commitment to customers during more than 10 years. Exhibit 4 shows an estimate of the Thailand Burma Consortium and other NGOs assistance to the refugees from 1984 until 2011, which shows the donations that have been received by many organizations and governments with refugees concerns and which will be our prime target market.

2.5. Startup Summary and Table

Refugees Dreams start-up costs come to $113,650, which is primarily represented by the investment required in equipment and furniture, and training orientation to increase the data entry skills of the recruited refugees as well as technical details about data entry services. The contributions that Refugees Dreams will give for the micro-grants are not included since the capital needed for them will come from the revenues after the first year of operation and will be managed by the Thailand Burma Borders Consortium.

Table 1: Startup Table

Start-up Requirements	
Start-up Expenses	
Stationery etc.	$1,500
Insurance	$1,000
Rent	$1,800
Communication Lines	$2,400
Legal	$3,000
Trainings	$14,700
Expensed equipment	$4,250
Total Start-up Expenses	$28,650
Start-up Assets	
Cash Required	$0
Other Current Assets	$0
Long-term Assets	$85,000
Total Assets	$85,000
Total Requirements	$113,650

Figure 2: Startup Highlights

Figure 3 Startup Assumptions
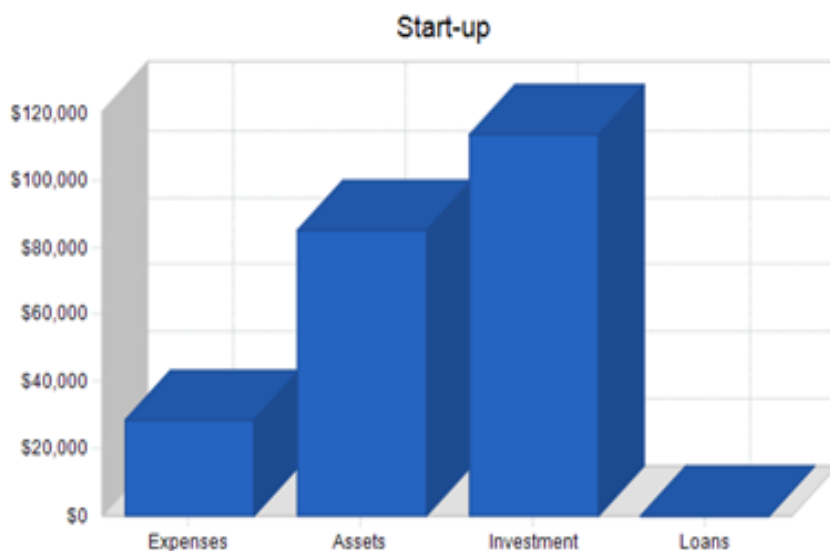
The following equipment and services will be needed to allow Refugee Dreams' Data Services to begin operations:

- 10 Computers with windows, Pentium IV class configuration systems with minimum 256 MB RAM. Windows 2000/2003 Local Area Network with Windows 2000, Windows 2003, Windows XP workstations
- High Speed Scanners, Laser and desktop printers and a copier
- Various software including Adobe Acrobat, Photoshop and PageMaker, Microsoft Office.
- DVD/CD ROMs, Writers, Zip Drives for adequate Data Transfer & Backup
- Power supply with backup UPS and generators

- Structured cabling, modem, routers and all necessary network facilities as well as video conference facilities
- Alternate backup Internet Connection
- Word Perfect, and QuickBooks Pro for accounting purposes
- Attorney services to develop a standard contract template for clients and to assure that Thai procedures are fulfilled
- Web designer to make sure that our company is well described and to serve for advertisement purposes. Given by DDD.
- Broadband Internet connection
- Marketing support. Given by DDD headquarters
- IT specialized in data entry services. From DDD operational offices in Cambodia.

Employees selected by Refugees Dreams will undergo training in Computing, written English and soft skills, as well as in the operational data entry skills required for this job, with an aim to improve their quality and maximize the amount of data entered per hour. Training will include: exposure to the professional work environment, work ethics, quality standards, quality assurance processes, fundamentals of data entry and document entry business.
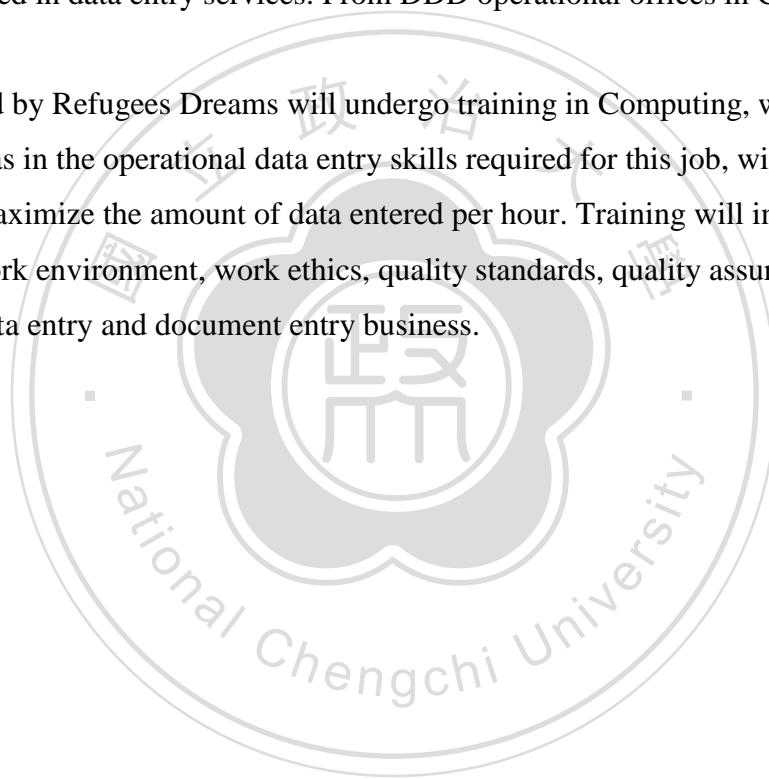
3. Services Overview

As it has been expressed, Refugees Dreams is a business process outsourcing partnership with social and humanitarian impact. Business Process Outsourcing is the delegation of one or more IT-intensive business processes to an external provider that in turn owns administers and manages the selected process based on defined and measurable performance criteria. It is one of the fastest growing segments of the Information Technology Enabled Services (ITES) industry[4].

The Benefits of outsourcing are:

- Reduction of Control Operating Costs.
- Higher level of services for lower costs
- Focus on core business since the operational details are managed by an external expert.
- Increased efficiency
- Reduced labor costs
- Predictability of cost
- Freeing up financial capital and human resources for other projects
- Utilization of common applications

Exhibit 5 shows the advantages of BPO in the reduction of significant amounts of cost and maintaining higher levels of quality without compromising time.

The customers will not need to be responsible for payment of the employee's taxes, insurance costs, as well as no fringe benefit expenses with employees for these tasks; they will be able to use their employees to develop other activities that the company needs but were not possible before due to the burden of thousands of data entry requirements.

Other benefit include the fact that they will be able to report the jobs given to DDD and to Refugees' Dreams as consequence, as part of their charity donations for tax reduction purposes since DDD is registered as an NGO in the United States. It is also a marketing tactic that companies could use to

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[4] Official web portal. BPO India, BPO Industry in India – A Report. Retrieved by March 2011, from National Chengchi University: http://www.bpoindia.org/research/bpo-in-india.shtml

shows their customers that they are a socially responsible and in this case humanitarian responsible, business.

Data Entry Refugees Dreams will provide the data entry services and digital preservation of data from a remote location. Refugees Dreams will serve a wide range of clients ranging from International Organizations, and governments and NGOs working in the humanitarian and development field, to private companies such as publishers, libraries, content hosts, and academic researchers world-wide.

Refugees Dreams services represent and extend the value of data, publications and records, making them accessible online or in any information system, since most of the software needed is facilitated by Digital Divide Data as well as by the customer according to their internal processes. Refugees Dreams will offer these services on the basis of a socially responsible and humanitarian model that generates opportunities for the world's poorest refugees to earn reasonable salaries and achieve their dreams.

Refugees' Dreams plans to train and employ at least 100 talented high school graduated refugees from the camp. The staff will receive support from TBBC for training, which will empower them to move on to create their own business or offer their services among the refugee population.

Refugees Dreams will strive to graduate them from this entry-level job to self-employment that could represent for them more than the average aid refugees receive in the camps on the Thai-Burma borders. Refugees' Dreams will also strive to be renowned for its commitment to customers, its quality and assurance of the services offered, as well as contributors to the fulfillment of the dreams of its employees and its impact in the refugee community.

3.1. Data Entry Services

Whatever assignment the client may wish from Refugees Dreams, will be assumed as long as we have the skills or resources to complete a task, or if the customers are able to provide us with the training or software needed.

The following is a list (not exhaustive) of the different services offered by Refugee Dreams:

- Academic Data Entry

- Survey Digitization

- Records Management

- Archives Digitization

- Newspaper Digitization

- Word processing

- Mailing services and Maintain electronic mailing lists

- Maintain vendor files

- Data entry from Papers, Books or any printed material with the highest accuracy and fast turnaround time

- Business Transaction Data entry like sales, purchases or payroll.

- Business Card Data Entry into any Format

- Receipts and Bills Data Entry

- Catalog Data Entry

- Manuscripts typing into word

- Tapes transcription into word.

3.2.   Alternatives and Usage Patterns

Companies outsourcing their businesses processes look for several qualities and guarantees in BPO Companies which are in accord with DDD procedures:

3.2.1. Quality Assurance System

To fulfill this requirement, Refugees Dreams will:

- Never compromise on quality while providing cost effective services
- Refugees Dreams will never use equipment or material that will not guarantee high quality of our service
- A project manager will be assigned for every project to follow a procedure of preparing worksheets, table lookups, field confirmation, manual corroboration, cross checks and random checks

The superiority of Refugees Dreams services will depend on the variety of training that its employees will receive and consequently on how they will implement their knowledge while working. Training is a fundamental part of BPO companies, and thus of Refugees Dreams.

3.2.2. Data Security

Refugee Dreams will provide the following security of their data:

- Encryption of the files, email and folders
- Only authorized personnel will have access to the data
- The use of CDs, floppies, and USB drives will be prohibited in its lab
- Refugees Dreams' Network will be protected by passwords
- Each employee will be requested to sign an agreement of Confidentiality and Non-Disclosure

3.2.3. Deadline Commitment

Refugees Dreams' procedures will guarantee accurate services provided to our customers ahead of their schedules. Refugees Dreams will contribute to the accomplishment of its customers missions by overcoming their 12hrs, 48hrs weekly and monthly turnaround expectations.

Refugee Dreams is in a unique position to provide its clients with all of the above qualities plus the benefit of knowing that they are helping refugees to not only to have a dignified life, but also to achieve their dreams.

3.3. Future Expansion of Services

Other services that are not in the portfolio of Refugees Dreams will be works that the customers do not have time or personnel to execute. Other jobs can be transactions that the client does not wish to do since they prefer to focus and put most of their energy into their core activities. Refugee Dreams will offer from a remote location an impeccable support to clients with their requirements. This is of considerable value to the customers.

Refugee Dreams will operate at the Karen Bible School since it is one of the areas with the best access to internet. It is not exactly in the area protected by the Camp commander, and any customer that wishes to visit Refugees Dreams operative office will be able to do it without

requiring a camp pass. A room has been dedicated to the business in the school and rent will be paid for the use of the room.

An expansion of the services of Refugees Dreams is projected to be realized after year five, when the employees have already improved their skills and have already graduated from college in the areas of Marketing, Accounting, Finances and other technical skills needed to increase from low skills services to high skills ones, which are known as knowledge based services. Exhibit 6 shows the hierarchy of services offered by the BPO industry.

Data Entry jobs are in the lowest level of the pyramid, and require low skills and risks. Low-end BPO jobs include - data entry, scanning, simple translations, data conversion tasks (such as moving data from a document or database to a general ledger), and billing services based on pre-defined rules. These tasks require basic clerical and language skills and can usually be fully accomplished offsite, and that is exactly what Refugees Dreams will offer to its customers.

BPO's clients are looking for strategic partners that can move beyond transaction processing and solutions to various cross functional business activities, and that is what Refugees Dreams will look to in their future expansion. That expansion requires improvements in the skills and knowledge or its employees and that will be Refugees Dreams line to follow when deciding which kinds of training to offer to them. This improvement will mean higher employee cost for providing these services as well as improved profit margins. However, at startup, Data Entry Refugees Dreams will focus its business plan in the starting stage of the BPO, which is data entry only.

4. Market Overview

4.1. The industry and Market forecast

In today's rapidly developing business world, data entry has become one of the fastest growing trends in the Business Processes Industry. Data Entry is the direct input of data in the appropriate data fields of a database, through the use of a human data-input device such as a keyboard, mouse, stylus, or touch screen, or through speech recognition software[5].

Outsourcing data entry services has become a common practice among worldwide organizations. Most of the companies have to manage enormous amounts of data in their day to day activities. Since they do not have enough time to effectively process and manage that information, they prefer to outsource data entry work.

Most of the businesses and organizations in the United States are outsourcing their data entry works to countries like India. This is principally because of the improvement of IT enabled services in India. At present, India is the supplier of approximately 51% of global sourcing. India's comparative advantages have been the ability to provide low-cost services and the supply of a large English-speaking labor force, and that is why India is taken as a reference when studying the market and industry of BPO services.

According to a 2010 report prepared by the Asian-Oceanian Computing Industry Organization (ASOCIO) and KPMG, India's IT-BPO market could be valued at as much as US $285 billion in the year 2020. Global demand for outsourcing services is expected to rise at an average of 4.9% per annum between 2008 and 2020, if not more. There is gross potential for a productive skilled work force, especially those at very low cost. These populations have exposure to the technologies pertinent to BPO services. LDCs (least developed countries) have become more sophisticated users of information and communication technologies (ICT)[6].

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[5] Official web portal, Business Dictionary, Data Entry Definition, Retrieved by March 2011, from National Chengchi University: http://www.businessdictionary.com/definition/data-entry.html

[6] Official web portal. Beyond Profits. BPO Opportunities as Part of the Poverty Alleviation Toolkit Post. Retrieved by April, 2011, from National Chengchi University: http://beyondprofit.com/bpo-opportunities-as-part-of-the-poverty-alleviation-toolkit-2/

IT can be used for the betterment of rural communities and why not a refugee camp. The point is that Refugee populations cannot move or displace into urban setting areas of their country Myanmar, or in Thailand in the case of Burmese refugees, and therefore, Refugees Dreams can capitalize on their low-cost rural locale, their skills in English and Computing, their ability to learn, and their need for income to reduce their dependence on humanitarian assistance. It would be fair to assume that running a BPO company in the Camp would still cost less than one located in an urban area, despite the educational and technological investment involved.

For the Thailand market, Suchitra Narayan, Research Manager for IDC's Asia/Pacific IT Services Research, sees that it is still at an early stage both in terms of consumption and supply of BPO services. IDC estimated the size of the Thai market to be $349 million in 2008 and expects it to increase to $503 million by 2013, at a Compound Average Growth Rate of 7.6 percent. At a worldwide level, IDC expects that the BPO market will grow at a five-year CAGR of 5.8%, reaching $201.5 billion in 2014.[7]

Since Refugees' Dreams through Digital Divide Data expects to target private companies located in the US, we will study some data about the Data Entry demand in that market and we will use it as reference for our sales forecast. The U.S. market is expected to grow at a five-year CAGR of 4.7%, reaching $94.7 billion in 2014[8].

According to the Bureau of Labor Statistics of the United States Department of Labor, the occupational employment, wages and industry profile for data entry jobs by May 2010 were as follows:

Table 2: USA Employment in Data Entry Industry

Employment (1)	Employment RSE (3)	Mean hourly wage	Mean annual wage (2)	Wage RSE (3)
219,530	1.1 %	$13.65	$28,400	0.3 %

[7] Official web portal. Bangkok Post, Recession Spurs BPO Market, Published on October 7, 2009. Retrieved by April, 2011, from National Cheng Chi University: http://www.bangkokpost.com/tech/computer/25190/recession-spurs-bpo-market

[8] Official web portal. Marketresearch.com, Worldwide and U.S. Business Process Outsourcing Services 2010-2014 Forecast. Retrieved by April, 2011, from National Cheng Chi University: http://www.marketresearch.com/product/display.asp?productid=2691086

Table 3: Percentile wage of USA Employment in Data Entry Industry

Percentile	10%	25%	50% (Median)	75%	90%
Hourly Wage	$9.13	$10.78	$13.20	$15.86	$19.13
Annual Wage (2)	$18,990	$22,430	$27,450	$33,000	$39,800

Table 4: Industry profile for Data Entry Occupation

Industries with the highest published employment and wages for this occupation are:

Industry	Employment (1)	Percent of industry employment	Hourly mean wage	Annual mean wage (2)
Employment Services	31,840	1.19	$12.98	$27,000
Data Processing, Hosting, and Related Services	14,090	5.88	$12.49	$25,970
Accounting, Tax Preparation, Bookkeeping, and Payroll Services	11,170	1.33	$13.56	$28,200
Elementary and Secondary Schools	7,640	0.09	$14.11	$29,350
Management of Companies and Enterprises	7,150	0.38	$14.08	$29,300

In Exhibit 7 it is possible to appreciate a snapshot of the weekly sales reported by a Data Entry independent employee.

4.2. Service Providers Analysis

Business Processes Outsourcing is a fairly new and highly competitive industry and is made up of a large number of worldwide independent participants that have arisen from the convenience of the internet. These participants serve local and international businesses, governments, and NGOs, though some find unique niches such as a local government, universities, or private companies.

Data entry service prices are essentially quite low, with most of a service's expenditures accredited to labor and to the electricity expenses. Demand for data entry services depends on business sizes as well as their marketing strategy, especially in providing quality, customer support, and becoming partners in order that together they can achieve common goals.

The other issue that powered the growth of BPOs was the downsizing of the business world. This produced a lot of chances for outsourcing services because companies were looking for ways of reducing costs and for small projects; therefore they would just outsource to qualified companies

offering lower costs than if the projects were developed within the company. When the market necessity for projects that do not need to be executed internally in the companies is conjugated with the internet as the link to these remote locations, we have a new business model.

As technology has improved and become better and better, more tasks have been able to be accomplished distantly by sending completed products by electronic means, and even having face to face video conferences allowing two parties that could be half way around the world to have a virtual face to face meeting.

Data Entry Companies' competition does not have important physical borders. There is no disadvantage in choosing a service from one country in comparison to another. Data Entry competition relies on availability, cost, quality, and skills. These considerations are primary for the initial selection of a Data Entry service. Once a service has been provided a couple of times, it is likely that the client will maintain a working relationship with them if quality has been assured, unless a new provider has some new features that attract the attention of the clients.

4.3. SWOT Analysis

4.3.1. Strengths

1. One of the major strengths of this company is its tripartite partnership because its members not only share values and principles, but are partners that share their vision and that are already contributing to assist the victims of war and poverty.

2. Global recognition of DDD as a leader in the Data Entry service, as well as their vast experience and technology.

3. Knowledgeable, friendly, and in need staff. Refugees Dreams will go to great lengths to find people with a passion for sharing their internet, computing and English experience to have a professional job. Refugees Dreams' staff are knowledgeable and leaders of the refugee community in Mae La Camp. They have dreams and they will work with us to accomplish their dreams.

4. Strong vision of the market needs. Refugees Dreams recognizes what it takes to provide an upmarket data entry service. We know how to build the service that will bring the customers and the technology together.

4.3.2. Weaknesses

1. A dependency on rapidly improving technology. The Internet changes very quickly and new applications or features are being offered day by day. Refugees Dreams needs to keep up with the technology because a lot of the Refugees Dreams' experience and services require new technologies and software.

2. Being a startup company in a Refugee Camp. It will be the first experience for Digital Divide Data operating in a humanitarian refugee camp. They will have to give special treatment to Refugees' Dreams, different from its other partners.

3. Customers could doubt about the quality of service offered by refugees. DDD will have to make extra effort to convince organizations to give jobs, particularly for our first target since it is not common in the camp to provide services in general, and less those services that require technology, computing and English skills.

4.3.3. Opportunities

One of the major opportunities found is the fact that the creation of jobs or self-reliance has been included in the planning of the 2010 Committee for Coordination of Services to Displaced Persons in Thailand (CCSDPT) and United Nations High Commissioner for Refugees (UNHCR), reworked the plan as "Framework for Durable solutions" to formalize it as a common framework for all humanitarian actors.

It is now a requirement for all CCSDPT members to work within this framework and all programs proposals submitted to the Ministry of Interior of Thailand for 2011 were within this context according to the 2010 (Jul-Dec) report of the Thailand-Burma Border Consortium.

Most of the efforts done by the governments and NGOs working in the Thai-Burma border follow objective number two of the Strategic Plan Objectives 2009-2013 of the TBBC which is: "Increase of self-reliance of displaced people through the utilization and development of their own resources.

As result a new entrepreneur pilot program have being implemented in the camps which has already resulted in almost 300 refugees receiving small start-up grants (baht 2,400 or USD 80, EUR 60) which have been used to start or expand small businesses such as groceries and small stores; making snacks, bakeries or noodles; weaving; running tea shops, barbers or restaurants; and pig raising and vegetable farming[9].

Another opportunity is the fact that the United States is one of the countries with major concern for Burmese Refugees and US companies, organizations and population are aware of the situation of Burmese and its huge humanitarian needs. 64,513 refugees have left the camps for resettlement in third countries since 2005, with the majority of the departures; 76% going to the United States. Refugee departures by camp for 2010, and totals by country from 2006 are given in exhibit 8.

Refugees Dreams plans to use the benefits of having Karen people in some of these countries with major economic power and huge companies that are demanding data entry services. We intend to create a network of Karen abroad and give them the incentives necessary to market our services in their communities, which represents another opportunity for this partnership.

Karen that have resettled have already shown strong interest in supporting their people. They are increasing the awareness about the situation in Burma, and they are the overseas voice of the refugees. Refugees Dreams will offer them commission for sales, and they can work as our sales representatives sending jobs to Refugees Dreams from companies, NGOs, and local and national governments of the countries where they are living. All of this can help in the long run once Refugees Dreams has gained international competitiveness. Exhibit 9 is a picture taken from the Camp Noticeboard which shows the distribution of Refugees that were resettled in the different States of the United States.

4.3.3.1. Other opportunities

1. Low investment costs since prices in the camp are much cheaper than in other areas of Thailand and the rest of the world.

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[9] Official web portal. Thailand Burma Border Consortium, 2010 TBBC Program Six Month Report from July to December. Retrieved by March, 2011, from National Chengchi University:
http://www.tbbc.org/resources/resources.htm#reports

2. A sense of business ownership from the future employees since this company will be created for them, and will be the foremost or only company that brings professional jobs into the camp.

3. Absence of attrition. This is one of the major weaknesses of other data entry companies worldwide. Their employees are not stable doing data entry jobs because they have more opportunities to apply for other jobs in different companies or industries. Their situation is different from refugees since they have no access to companies inside the camp.

Among the refugee population we find people that have Bachelor degrees, professionals, or even Master degree holders that were obliged to leave Burma to protect their life. In the camp it is possible to find several high school and even higher education colleges; however they do not have any legal recognition. Those schools are not recognized by the government of Burma or by the government of Thailand. Creating jobs represents a huge opportunity for refugees, and Refugees Dreams will be the only way for them to make their educational or professional dreams come true.

The internet and globalization have turned the world into a global village, facilitating the seamless delivery of IT and Business Processes across time zones. Due to its skilled manpower, cost advantage, and appropriate infrastructure, Refugees Dreams will be in a good position to attract organizations that need to outsource their data entry jobs and would like to contribute and support the dreams of refugees living in Mae La.

Mae La Camp is located just one hour from the urban area of Mae Sot, which is one of the most dynamic cities of Thailand. Refugees Dreams typifies the best of the core evaluation criteria that companies look to optimize when requesting data entry services: cost control, quality, risk and fulfillment of their social responsibility by impacting the lives of poor and disadvantaged refugees.

Creating data entry jobs at the Camp level will also drive business opportunities for computer training centers of communal organizations and schools of the camp. It will also enhance livelihood opportunities for refugees, which is one of the goals of humanitarian organizations working in the camp. Business Process Outsourcing (BPO) has been a very prominent model of new chances, and a business model for rural areas of developing countries, thus why not make it happen in the camp.

4.3.4 Threats

The resettlement program that has been running since 2005 and which has been the only durable solution available for Burmese refugees. However, most of the educated and skilled refugees have chose, or were chosen to leave. According to the same report of TBBC, in early impact assessments it soon became apparent that at least 75% of the most skilled refugees would leave, and NGOs were forced to reorient and strengthen training programs to find replacements. The fact that services have not collapsed is due in combination to the resilience of the strong community structures and the willingness of NGOs to respond to the new challenges.

The employment of unregistered and categorized as new arrival refugees will be crucial to survival, and to prevent suffering in terms of the quality of Refugees Dreams services. Refugees Dreams will carefully plan its personnel, as expressed before, focusing on the most vulnerable among the vulnerable and those that are the unregistered refugees will be prioritized. Refugees' Dreams will look for the support of the United Nations High Commissioner for Refugees to have access to official information about the registration situation of potential employees. They have to be the ones with fewer opportunities in the camp and they are the unregistered, the ones that do not have a Refugee Card and that most of the time have no ration of food, shelter and clothing aid.

Refugee Dreams will enjoy a first-mover advantage in the humanitarian impact BPO market of Thailand. However additional competitors may enter into the market. Therefore, many of our programs will have to be designed to build customer loyalty.

4.4. Porter's Five Forces Analysis

4.4.1. Bargaining Power of Suppliers

There are many suppliers in the industry, especially the private companies in India but with higher prices. India is the supplier of approximately 51% of global sourcing which could be valued at as much as US $285 billion in the year 2020. There is also a small group and not well recognized social impact suppliers.

4.4.2. Barrier to Entry

Information and Communication Technologies are been used for the betterment of rural communities and there are no barriers to use it at the camp. No entry barriers implemented by the governments, and no licenses and requirements and the fixed cost doesn't represent a barrier

4.4.3. Bargaining Power of Buyers

Data entry has become one of the fastest growing trends in the Business Processes Industry. Outsourcing data entry services has converted a common practice among the worldwide organizations. The U.S. market is expected to grow at a five-year CAGR of 4.7%, reaching $94.7 billion in 2014. Customers usually buy in big quantities of hours of services

4.4.4. Rivalry between Competitors

There is no disadvantage in choosing a service from one country comparative to another. Data Entry competition relies on availability, costs and quality. Once a service have been provided a couple of times, it is likely that the client will maintain a working relationship with them if quality have been assured

4.4.5. Substitutes

The data entry industry has only two substitutes:
- Individuals working from their home
- Not to outsource

However, both of them are more expensive than outsourcing to the developing world

Table 5: Porter's Five Forces Analysis Results

Porter Forces	Result	Level of Profitability
New Entrants	Low	High
Bargaining power of Suppliers	Low	High

Bargaining power of Buyers	High	Medium
Competitive Rivalry	Medium	High
Substitutes	Low	High

4.5. Market Segmentation

Refugees Dreams will serve seven primary groups of customers. Most of them are already customers of DDD, and due to the greater demand of services DDD found the need of extending its operations in Asia. All of our target customers may be defined as Governments, Governmental Organizations and Non-Governmental Organizations working in Mae La Camp, Academic institutions, Publishers, Libraries, content hosts and business in general.

Most of the governments and NGOs targeted are also donors of the Thailand Burma Border Consortium and the Universities are those that have expressed their concern for refugees since most of them have refugee study centers or offer courses related to the humanitarian field.

Since their founding in 2001 DDD, has provided hundreds of successful digitization and IT projects. They plan each project to meet the unique necessities for each client and its goals. Project management methodology, a deep commitment to training of its staff, and exploration of cutting-edge technology complement their tradition of excellent customer service. They are known for the relationships they build with their clients and partners, and for the advisory role they play throughout the project life cycle, and that is exactly what they will offer to the customers that decide to continue or start their outsourcing of services with DDD to support Refugees Dreams.

Bookshare.org   Kaplan Test Prep   UNICEF
Brown University   King's College London   University of Arizona
Harvard Business School   Mobitel   URC (University Research Co., LLC)
Ingenta   New York Daily News   World Vision
InStedd   The Reader's Digest Association   Yale University
Jewish Telegraphic Agency   Tufts University Perseus Project

Figure 4: Customers of Digital Divide Data
Source: Official web portal of Digital Divide Data

Table 6: Market analysis

The following table shows the number of customers of Digital Divide Data whose jobs requisition will be given to Refugees Dreams.

Market Analysis							
Potential Customers	Growth	2012	2013	2014	2015	2016	CAGR
Humanitarian Organizations and NGOs	5%	24	25	26	27	28	3.93%
Academic Institutions	5%	50	53	56	59	62	5.53%
Governments	5%	17	18	19	20	21	5.42%
Publishers	5%	15	16	17	18	19	6.09%
Libraries, Archives and Museums	5%	20	21	22	23	24	4.66%
Content Host and Platforms	5%	10	11	12	13	14	8.78%
Business	5%	30	32	34	36	38	6.09%
Total	5.55%	166	176	186	196	206	5.55%

Market Analysis (Pie)
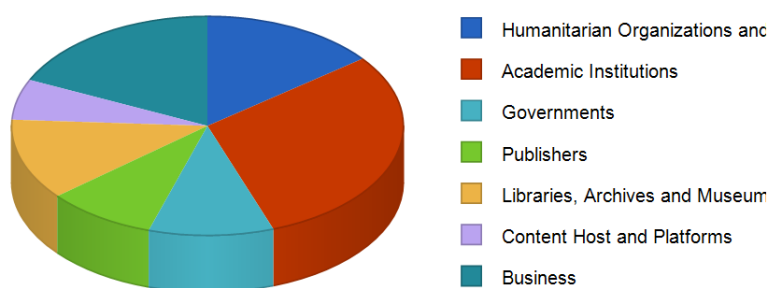
Figure 5: Market Analysis Pie Chart

4.6. Marketing Strategy

Refugees Dreams' marketing strategy will develop and improve visibility and awareness of our services as premier data entry, targeting most of the humanitarian and International Relief websites which are very friendly with new humanitarian initiatives and are willing to promote them. Refugees Dreams will create awareness about how meaningful this company is for our refugees,

since we will work in a tireless way to accomplish our mission of making the dreams of our employees come true.

Another method that will be used to enhance Refugees Dreams' capabilities is affiliating with the International Association of Outsourcing Professionals (IAOP) which is the global, standard-setting organization and advocate for the outsourcing profession. This association offers a certification process which is useful when one company is trying to sell services over the Internet and the prospective customer does not know it. This will tend to speed up the process of developing trust between Refugees Dreams and its remote clients.

Refugees' Dreams will also have representation in the website of DDD that will be a showcase for the services offered. The stories of the dreams of our beneficiaries will be shown as well. Customers will be able to access e blogs, pictures, videos and other related informative items that can call the attention of current and future customers that wish to support Refugees Dreams.

Refugees Dreams will strive to be a premier provider of quality and accurate data entry. The marketing strategy will attempt to successfully communicate the unique value that is offered to customers. This strategy will build on the focus of high-quality services that contribute not only to the self-sustainability of refugees, but to their development.

The growth strategy is based on continued attention to the quality of the customer's experience in conjunction with identifying opportunities to expand the refugees participation in the program. Future changes in key areas, such as the facilities used for data entry as our customer base grows, will present considerable challenges for all aspects of the program.

Table 7: Milestone Table

Milestones

Milestone	Start Date	End Date	Budget	Manager	Department
Business plan completion	3/21/2011	6/16/2011	$0	Emmanuel Escoto	Consultant
First Visit of DDD Management Team at the Camp	7/4/2011		$0	Jeremy Hockenstein	DDD/CEO
Signature of Agreement	8/31/2011		$0	Jeremy, Jack Dunford (TBBC) and Htun Htun/ Camp Leader	Board
Start recuiment campaign	8/15/2011	9/30/2011	$0	Camp Organizations and TBBC/ HR	Local Manager
Start Training	10/3/2011	12/30/2011	$99,700	DDD Trainers	Local Manager
Start Operations	1/16/2012		$13,950	Local Manager	Local Manager
Totals			$113,650		

5. Business Organization and Human Resource Management

5.1. Management Team and Staff

The management team behind Refugees Dreams social and humanitarian partnership will be comprised of executives with a commitment to quality, integrity, and social responsibility. The initial management team consists of the CEO and founder of Digital Divide Data Jeremy Hockenstein, the CEO of TBBC Jack Dunford, Chief Operating Officer of DDD Mai Siriphongpanh, , Field Coordinator of TBBC Chris Clifford, , and Mae La Refugee Camp Leader Mr. Htun Htun, , who will be supervising and coordinating activities from the Camp. They will be in charge of the negotiation and decisions related to the partnership.

The staff will come from the refugees, consisting of 100 trained refugees with a sincere interest in the data entry services, as well as enormous desire to contribute to the development of the camp. The board will assist the operational management team in making decisions regarding the operation of the business.

Refugees Dreams' staff will be not just skilled refugees; they will be those that possess leadership skills. All the management and operation will work locally. Our staff will be recruited directly from our training program. They will have to be motivated, creative, and have initiative and confidence to change their lives for the better and mostly to make their dreams come true.

The staff will have to reaffirm and prove that they are taking the necessary steps to make their dreams come true since they will be recruited based on their skills as well as the presentation of their future plans. The intention behind this is to help them to break the cycle of poverty and dependence on aid.

Refugees Dreams' goal is that they can be the motors for the development of the Refugee Community, and inspire others to continue studying and keep working for their future. They will be encouraged to develop their entrepreneurship spirit and conscience of giving back to the refugee community by investing in and consuming the Karen products or services offered within the camps on the Thai-Burma border.

100 qualified refugees will be recruited and trained for the data entry services. However Refugees Dreams will continue training new refugees to start their preparation for the future growth and expansion of the services of Refugees' Dreams, and to offer in the future the services of call centers as well as accounting and marketing outsourcing, and other services that require more skills and qualifications. The Refugees Dreams development goals will be set year by year, and its growth will be tracked.

5.2.   Personnel Plan

5.2.1. Business Development Team (BDT)

The role of the BDT is similar to the marketing team in any other organization. The key responsibilities include business expansion, bringing new assignments, and looking for clients. The Business Development Team will operate from the Headquarters of DDD, and they will be responsible for executing the decisions of the board. They will serve as marketing and sales representatives.

5.2.2. Local Manager

The local manager will be in charge of the day to day activities of Refugees Dreams, and guarantee the smooth functioning and quality of the services as well as the management activities required at a local level. The local manager will also be responsible for the management of the Human Resources and Training Team.

5.2.3. Human Resources and Training Team

The local manager will be delegated by the CEO the responsibility of the management of staff, and the coordination of training at the local level; He or she will the person to guarantee the recruitment philosophy of Refugees Dreams, which is its fundamental pillar. However, he will have the support of the Human Resources and Training Team which will be in charge of the execution of the orientation of the local manager as well as the administrative issues concerned in that area.

The local manager will support this team by reproducing the process flow for a new BPO activity similar to the way it was done at the clients end. His or her responsibility will be to understand the

entire process to replicate it to the Training Team. They will be led by the local manager, and they will train the selected personnel as well as act as supervisor, and being responsible for the fulfillment of the requirements of the client with the support of delegated assistants from the staff.

5.2.4. Quality, Security and Time Control

This department will take care of ensuring the quality, security and the timing of the services. They are the supervisors that will support the rest of the staff in the execution of services, and will be in charge of sending the final outcome to the customers once they count with the authorization of the Local Manager.

5.2.5. Administrative Assistant

The role of the Administrative Assistant will be to prepare monthly financial information to ensure the accounting records of Refugees Dreams. They will assist the manager in all aspects of administration, accounting, human resources, logistics and public relations.

5.2.6. Operations

They will be responsible for the execution of the work. They will be trained, and the supervisors will be part of this team as well. They will be working together on the same task and in the same area to facilitate communication and understanding of the task to be done.

Figure 6: Organization Structure

Table 8: Personnel Table

Table: Personnel

Personnel Plan					
	2012	2013	2014	2015	2016
Local Manager	$1,440	$1,440	$1,440	$1,440	$1,440
Administrator in charge of Human Resources	$1,200	$1,200	$1,200	$1,200	$1,200
92 Data Entry Clerks	$88,320	$88,320	$88,320	$88,320	$88,320
4 Trainers	$4,800	$4,800	$4,800	$4,800	$4,800
4 Personnel Supervisers	$4,800	$4,800	$4,800	$4,800	$4,800
Total People	100	100	100	100	100
Total Payroll	$100,560	$100,560	$100,560	$100,560	$100,560

5.3. Defining Processes for new job data entry service

Once the business development department receives a new requisition of service by the client, and the physical papers or scanned files containing the data to be entered, the local manager will be provided with all the details of the new task by the business development team and they will make sure that he or she understand the new business process required. Sometimes preparation for the data entry specifications will be provided at Refugees Dreams operational center or by the client itself.

Specific software may be given by the client depending on the technology required and their internal procedures. After the software platform is ready, then the Training and Quality department

will performs a test to check for system consistency and present the final outcome to the customers to guarantee that it is exactly what they need.

Once Refugees Dreams have the approval of the test sheet presented to the clients, they will proceed to realize the data entry of all the information required by the customers. The information will pass a screening process as part of Refugees Dreams document control techniques and state of the art data entry software to guarantee quality of their services.

6. Price Strategy

As shown in the figure below, generally, the manpower costs are major areas that affect the total cost, and hence sustainability and profitability of a BPO company.
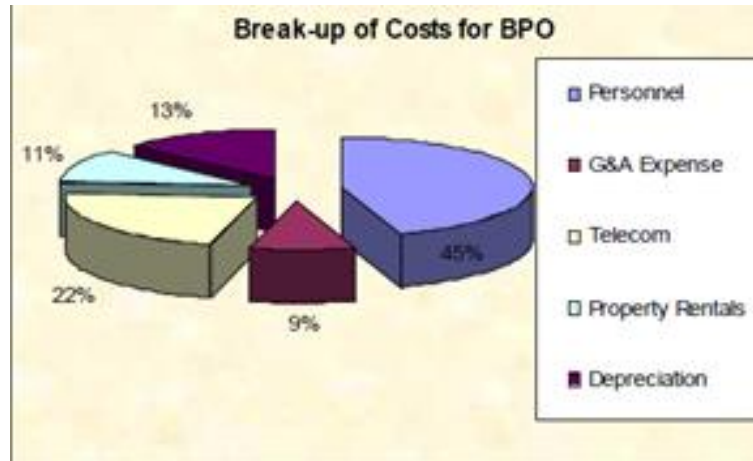
Figure 7: Break-up of Costs for BPO
Source: Official Web Portal Telecentre.org

Refugees Dreams pricing policies will be considerably more cost-effective and competitive. This will be due to the advantage represented by the lower cost of processing and Internet based file transfer protocols. Refugees Dreams charges will be based as per hour.

As explained before, normally the clients will be invited to present a detailed description of the services they require to us. The Local Manager of Refugees Dreams will discuss and make clear the project details with the client through e-mail, online chat, or phone. Once an agreement about the specifications has been reached and it is satisfactory to the client, Refugees Dreams will quote the required budget and timeframe.

When both Refugees Dreams and the client agree to all terms of the service, budget, timeframe, and working plan, Refugees Dreams will begin with the project implementation phase. By going through the table below, it is possible to appreciate how competitive Refugees Dreams rates will be without compromising quality.

Table 9: Prices and Accuracy Table

Services Offered	Price Per Hour	Accuracy achieved
Academic Data Entry	$ 2.5	99.9%
Survey Digitization	$ 2.5	99.9%
Records Management	$ 2.5	99.9%
Archives Digitization	$ 2.5	99.9%
Newspaper Digitization	$ 2.5	99.9%
Word processing	$ 2.5	99.9%
Mailing services and Maintain electronic mailing lists	$ 2.5	99.9%
Maintain vendor files	$ 2.5	99.9%
Data entry from Papers, Books or any printed material	$ 2.5	99.9%
Business Transaction Data entry like sales, purchase or payroll	$ 2.5	99.9%
Business Card Data Entry into any Format	$ 2.5	99.9%
Receipts and Bills Data Entry	$ 2.5	99.9%
Catalog Data Entry	$ 2.5	99.9%
Manuscripts typing into word	$ 2.5	99.9%
Tapes transcription into word	$ 2.5	99.9%

Customers that will choose to outsource Refugee Dreams Data Entry will receive: guaranteed quality and turnaround time, high project visibility, and a realization of approximately 40% on savings, which is the standard that most of the companies that decide to outsource save from their administrative costs.

The hourly rates for data entry services start at $2.5 per hour. Refugees' Dreams' pricing structures can be customized based on the following factors:

- By hour: the actual rate will depend on the services that customers require
- By Month: this is normally calculated at 5 days a week, 8 hours a day equivalent to 160 hours per month
- Price based on 24/7: this will be priced for 30 days x 24 hours equivalent to 720 hours per month.

All prices listed above are standard and indicative of Refugees Dreams' catalog of services. Any variation on these prices will only be due to a new or different task required by the customers. The actual rates will change depending on the following factors: the type of the project, the complexity of the work, the skills and experience of the resource required, and the terms of contract.

7. Financials

7.1. Startup Funding

The initial funding of USD 113,650 is the total amount that Refugees Dreams is requesting as startup, and relate primarily to investment in equipment and furniture and the training required prior to the launch of operations. Refugees Dreams aspires to higher standards of quality and competitiveness, and therefore new equipment and technologies will be needed to be at the top of these services.

Refugees Dreams wants to be a model to other refugee camps worldwide and show them that nothing is impossible; there are only some conditions that they have to fulfill, such as dreaming, passion, hard work, thinking differently, and leading with the vision of helping others. Refugees have shown and expressed that they do not want to be recipients and dependents of humanitarian aid forever; and that is what will motivate Refugees' Dreams to keep working hard.

There is an amount budgeted for leasehold improvements. Even though the school is not charging anything for the use of the rooms dedicated to Refugees Dreams' operations, an amount with the concept of rent has been included in the expenses because that money will go directly to a budget to improve the installation of the room allocated for the operations.

Table 10: Start-up Funding Table

Table: Start-up Funding

Start-up Funding	
Start-up Expenses to Fund	$28,650
Start-up Assets to Fund	$85,000
Total Funding Required	$113,650
Assets	
Non-cash Assets from Start-up	$85,000
Cash Requirements from Start-up	$0
Additional Cash Raised	$0
Cash Balance on Starting Date	$0
Total Assets	$85,000
Liabilities and Capital	
Liabilities	
Current Borrowing	$0
Long-term Liabilities	$0
Accounts Payable (Outstanding Bills)	$0
Other Current Liabilities (interest-free)	$0
Total Liabilities	$0
Capital	
Planned Investment	
Investment from the donors of Digital Divide Data received	$0
Grants	$113,650
Additional Investment Requirement	$0
Total Planned Investment	$113,650
Loss at Start-up (Start-up Expenses)	($28,650)
Total Capital	$85,000
Total Capital and Liabilities	$85,000
Total Funding	$113,650

7.2. Funding Forecast

In our Funding forecast we project that we will sell a total of 170,084 units (hours) in the first year of operation. This represents 92% of the total capacity of Refugees' Dreams. Refugees Dream projects a gross surplus of 425,211 USD in year one, representing a net surplus of USD 175,135 and an accumulated net income of USD 900, 035 after year five,

By establishing Data Entry Refugees Dreams, not only the 100 employees that are planned to be hired will be benefited. Take into consideration the Entrepreneurship Development, Grant and Savings project implemented by the Thailand Burma Border Consortium (TBBC) which grants

USD 80.00 to each selected and trained refugee to start their own business. With the surplus of USD 175,135 Refugees Dreams would benefit 2,189 refugee families in the first year and as consequence motivate the development of their community.

With the 179,063 USD of net income projected for year two, another 2238 refugee' families would be benefited. By the end of year 5, the accumulated number of direct beneficiaries would amount to a total of 11, 350 families and a total of 22,700 indirect beneficiaries, summing 34,050 potential beneficiaries which represent more than 60% of the total refugee population of Mae La.

Realizing the dreams of the refugees living in Mae La Camp is the main purpose of Refugees Dreams and that is how the success and impact will be measured. The number of dreams started will be the indicators, but the ones that will be achieved will represent the accomplishments and the fulfilment of Refugees Dreams' Mission.

Table 11: Funding Forecast Table

Funding Forecast					
	2012	2013	2014	2015	2016
Units					
Humanitarian Organizations and NGOs	24,186	25,395	25,522	26,650	25,778
Academic Institutions	24,320	24,442	24,564	24,687	24,810
Governments	24,357	24,479	24,601	24,724	24,848
Publishers	24,193	24,314	24,436	24,558	24,681
Libraries, Archives and Museums	23,892	24,011	24,132	24,252	24,373
Content Host and Platforms	24,490	24,612	24,736	24,859	24,983
Businesses	24,646	24,769	24,893	25,018	25,143
Total Units	170,084	172,023	172,883	174,747	174,616
Unit Prices	2012	2013	2014	2015	2016
Humanitarian Organizations and NGOs	$2.50	$2.50	$2.50	$2.50	$2.50
Academic Institutions	$2.50	$2.50	$2.50	$2.50	$2.50
Governments	$2.50	$2.50	$2.50	$2.50	$2.50
Publishers	$2.50	$2.50	$2.50	$2.50	$2.50
Libraries, Archives and Museums	$2.50	$2.50	$2.50	$2.50	$2.50
Content Host and Platforms	$2.50	$2.50	$2.50	$2.50	$2.50
Businesses	$2.50	$2.50	$2.50	$2.50	$2.50
Funding					
Humanitarian Organizations and NGOs	$60,465	$63,488	$63,806	$66,625	$64,445
Academic Institutions	$60,800	$61,104	$61,410	$61,717	$62,025
Governments	$60,893	$61,197	$61,503	$61,810	$62,120
Publishers	$60,483	$60,785	$61,089	$61,394	$61,701
Libraries, Archives and Museums	$59,729	$60,029	$60,329	$60,630	$60,934
Content Host and Platforms	$61,225	$61,531	$61,839	$62,148	$62,459
Businesses	$61,616	$61,923	$62,233	$62,544	$62,857
Total Funding	$425,211	$430,057	$432,207	$436,868	$436,540
Direct Unit Costs	2012	2013	2014	2015	2016
Humanitarian Organizations and NGOs	$0.00	$0.00	$0.00	$0.00	$0.00
Academic Institutions	$0.00	$0.00	$0.00	$0.00	$0.00
Governments	$0.00	$0.00	$0.00	$0.00	$0.00
Publishers	$0.00	$0.00	$0.00	$0.00	$0.00
Libraries, Archives and Museums	$0.00	$0.00	$0.00	$0.00	$0.00
Content Host and Platforms	$0.00	$0.00	$0.00	$0.00	$0.00
Businesses	$0.00	$0.00	$0.00	$0.00	$0.00
Direct Cost of Funding					
Humanitarian Organizations and NGOs	$0	$0	$0	$0	$0
Academic Institutions	$0	$0	$0	$0	$0
Governments	$0	$0	$0	$0	$0
Publishers	$0	$0	$0	$0	$0
Libraries, Archives and Museums	$0	$0	$0	$0	$0
Content Host and Platforms	$0	$0	$0	$0	$0
Businesses	$0	$0	$0	$0	$0
Subtotal Direct Cost of Funding	$0	$0	$0	$0	$0
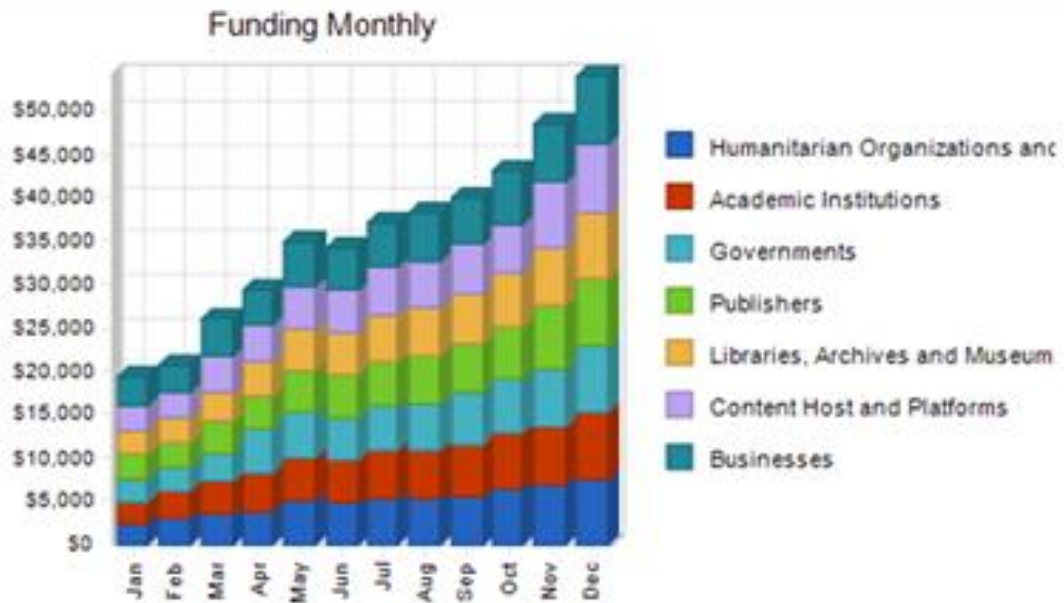
Figure 8: Funding Monthly
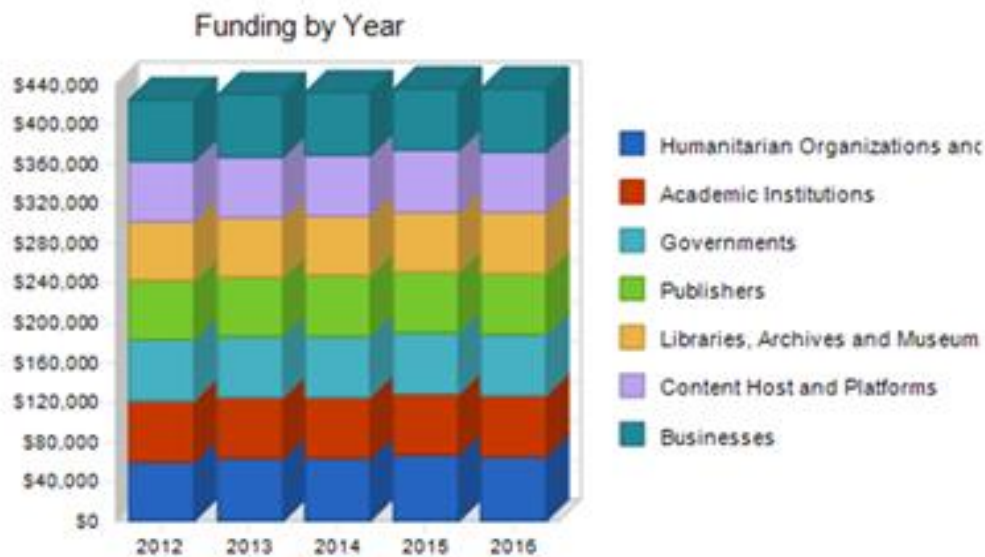
Figure 9: Funding Yearly

7.3. Surplus and Deficit

The surplus indicates positive revenues flowing into Refugees Dreams. Expenses will be minimal. It is planned to double those numbers after year five when Refugees Dreams will expand its business and services by offering Accounting, Marketing, Finances, Call centers, and other kind of outsourcings also by serving external customers, especially other nonprofits worldwide. This will include the customers already targeted as well as private customers from Thailand, Australia and Canada, which are countries with major concentrations of Karen Refugees that were already

resettled. They will be our marketing team since they will be hired to find jobs for refugees and have an income as well.

Table 12: Surplus and Deficit Table

Surplus and Deficit	2012	2013	2014	2015	2016
Funding	$425,211	$430,057	$432,207	$436,868	$436,540
Direct Cost	$0	$0	$0	$0	$0
Other Costs of Funding	$0	$0	$0	$0	$0
Total Direct Cost	$0	$0	$0	$0	$0
Gross Surplus	$425,211	$430,057	$432,207	$436,868	$436,540
Gross Surplus %	100.00%	100.00%	100.00%	100.00%	100.00%
Expenses					
Payroll	$100,560	$100,560	$100,560	$100,560	$100,560
Marketing/Promotion	$42,516	$42,734	$42,948	$43,163	$43,378
Depreciation	$17,000	$17,000	$17,000	$17,000	$17,000
Rent	$12,000	$12,000	$12,200	$12,000	$12,000
Energy	$60,000	$60,700	$61,409	$62,600	$63,400
Telecommunications	$12,000	$12,000	$12,000	$12,000	$12,000
Other	$6,000	$6,000	$6,000	$6,000	$6,000
Total Operating Expenses	$250,077	$250,994	$252,117	$253,323	$254,338
Surplus Before Interest and Taxes	$175,135	$179,063	$180,090	$183,545	$182,202
EBITDA	$192,135	$196,063	$197,090	$200,545	$199,202
Interest Expense	$0	$0	$0	$0	$0
Taxes Incurred	$0	$0	$0	$0	$0
Net Surplus	$175,135	$179,063	$180,090	$183,545	$182,202
Net Surplus/Funding	41.19%	41.64%	41.67%	42.01%	41.74%

7.4.   Break Even Analysis

In order to know the optimum volume of sells, where Refugees' Dreams can match their income with the costs and have no gain or loss, we have to calculate the equilibrium point. Refugees' Dreams will need to sell 20,840 units to reach a breakeven point, in term of sales corresponding to US$52,100.00.

Table 13: Break Even Table

Break-even Analysis	
Monthly Units Break-even	8,336
Monthly Revenue Break-even	$20,840
Assumptions:	
Average Per-Unit Revenue	$2.50
Average Per-Unit Variable Cost	$0.00
Estimated Monthly Fixed Cost	$20,840

7.5.   Cash Flow

Pro Forma Cash Flow	2012	2013	2014	2015	2016
Cash Received					
Cash from Operations					
Cash Funding	$425,211	$430,057	$432,207	$436,868	$436,540
Subtotal Cash from Operations	$425,211	$430,057	$432,207	$436,868	$436,540
Additional Cash Received					
Sales Tax, VAT, HST/GST Received	$0	$0	$0	$0	$0
New Current Borrowing	$0	$0	$0	$0	$0
New Other Liabilities (interest-free)	$0	$0	$0	$0	$0
New Long-term Liabilities	$0	$0	$0	$0	$0
Sales of Other Current Assets	$0	$0	$0	$0	$0
Sales of Long-term Assets	$0	$0	$0	$0	$0
New Investment Received	$0	$0	$0	$0	$0
Subtotal Cash Received	$425,211	$430,057	$432,207	$436,868	$436,540
Expenditures	2012	2013	2014	2015	2016
Expenditures from Operations					
Cash Spending	$100,560	$100,560	$100,560	$100,560	$100,560
Bill Payments	$121,842	$133,142	$134,465	$135,664	$136,695
Subtotal Spent on Operations	$222,402	$233,702	$235,025	$236,224	$237,255
Additional Cash Spent					
Sales Tax, VAT, HST/GST Paid Out	$0	$0	$0	$0	$0
Principal Repayment of Current Borrowing	$0	$0	$0	$0	$0
Other Liabilities Principal Repayment	$0	$0	$0	$0	$0
Long-term Liabilities Principal Repayment	$0	$0	$0	$0	$0
Purchase Other Current Assets	$0	$0	$0	$0	$0
Purchase Long-term Assets	$0	$0	$0	$0	$0
Dividends	$0	$0	$0	$0	$0
Subtotal Cash Spent	$222,402	$233,702	$235,025	$236,224	$237,255
Net Cash Flow	$202,810	$196,355	$197,182	$200,644	$199,286
Cash Balance	$202,810	$399,165	$596,347	$796,992	$996,277

7.6. Net Present Value and Interest Rate of Return

The following table is the NPV and IRR calculation. It is important to remark that the discount rate used is the Social Discount Rate, used for social impact projects.

Table 15: Net Present Value and Interest Rate of Return Table

YEAR	0	1	2	3		
CASH FLOWS	- 113,650	202,810	196,355	197,182	200,644	199,286
NPV	$409,852.54					
DISCOUNT RATE	14.00%					
IRR	175.51%					

Based on the cash flow projections and calculating the NPV and IRR, it can be determined that this project will be profitable. As it is possible to appreciate, Refugees' Dreams is a project with a NPV of USD 409,852.54 which indicate that the project is viable. Also, an IRR of 175.51% which is higher than the discount rate (14.00%) means that if the business is conducted, it will generate profits.

7.7. Balance Sheet

Table 16: Balance Sheet Table

Pro Forma Balance Sheet	2012	2013	2014	2015	2016
Assets					
Current Assets					
Cash	$202,810	$399,165	$596,347	$796,992	$996,277
Other Current Assets	$0	$0	$0	$0	$0
Total Current Assets	$202,810	$399,165	$596,347	$796,992	$996,277
Long-term Assets					
Long-term Assets	$85,000	$85,000	$85,000	$85,000	$85,000
Accumulated Depreciation	$17,000	$34,000	$51,000	$68,000	$85,000
Total Long-term Assets	$68,000	$51,000	$34,000	$17,000	($0)
Total Assets	$270,809	$450,165	$630,347	$813,991	$996,277
Liabilities and Capital	2012	2013	2014	2015	2016
Current Liabilities					
Accounts Payable	$10,675	$10,967	$11,060	$11,159	$11,242
Current Borrowing	$0	$0	$0	$0	$0
Other Current Liabilities	$0	$0	$0	$0	$0
Subtotal Current Liabilities	$10,675	$10,967	$11,060	$11,159	$11,242
Long-term Liabilities	$0	$0	$0	$0	$0
Total Liabilities	$10,675	$10,967	$11,060	$11,159	$11,242
Paid-in Capital	$113,650	$113,650	$113,650	$113,650	$113,650
Accumulated Surplus/Deficit	($28,650)	$146,485	$325,548	$505,638	$689,183
Surplus/Deficit	$175,135	$179,063	$180,090	$183,545	$182,202
Total Capital	$260,135	$439,198	$619,288	$802,833	$985,035
Total Liabilities and Capital	$270,809	$450,165	$630,347	$813,991	$996,277
Net Worth	$260,135	$439,198	$619,288	$802,833	$985,035

7.8. Ratio Analysis

Table 17: Ratio Table

Ratio Analysis	2012	2013	2014	2015	2016	Industry Profile
Funding Growth	n.a.	1.14%	0.50%	1.08%	-0.08%	10.30%
Percent of Total Assets						
Other Current Assets	0.00%	0.00%	0.00%	0.00%	0.00%	82.98%
Total Current Assets	74.89%	88.67%	94.61%	97.91%	100.00%	94.71%
Long-term Assets	25.11%	11.33%	5.39%	2.09%	0.00%	5.29%
Total Assets	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Current Liabilities	3.94%	2.44%	1.75%	1.37%	1.13%	33.43%
Long-term Liabilities	0.00%	0.00%	0.00%	0.00%	0.00%	27.68%
Total Liabilities	3.94%	2.44%	1.75%	1.37%	1.13%	61.11%
Net Worth	96.06%	97.56%	98.25%	98.63%	98.87%	38.89%
Percent of Funding						
Funding	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Gross Surplus	100.00%	100.00%	100.00%	100.00%	100.00%	84.93%
Selling, General & Administrative Expenses	58.81%	58.36%	58.33%	57.99%	58.26%	23.15%
Advertising Expenses	10.00%	9.94%	9.94%	9.88%	9.94%	3.89%
Surplus Before Interest and Taxes	41.19%	41.64%	41.67%	42.01%	41.74%	4.37%
Main Ratios						
Current	19.00	36.40	53.92	71.42	88.62	1.07
Quick	19.00	36.40	53.92	71.42	88.62	1.02
Total Debt to Total Assets	3.94%	2.44%	1.75%	1.37%	1.13%	61.11%
Pre-tax Return on Net Worth	67.32%	40.77%	29.08%	22.86%	18.50%	3.55%
Pre-tax Return on Assets	64.67%	39.78%	28.57%	22.55%	18.29%	1.38%
Additional Ratios	**2012**	**2013**	**2014**	**2015**	**2016**	
Net Surplus Margin	41.19%	41.64%	41.67%	42.01%	41.74%	n.a
Return on Equity	67.32%	40.77%	29.08%	22.86%	18.50%	n.a
Activity Ratios						
Accounts Payable Turnover	12.41	12.17	12.17	12.17	12.17	n.a
Payment Days	27	30	30	30	30	n.a
Total Asset Turnover	1.57	0.96	0.69	0.54	0.44	n.a
Debt Ratios						
Debt to Net Worth	0.04	0.02	0.02	0.01	0.01	n.a
Current Liab. to Liab.	1.00	1.00	1.00	1.00	1.00	n.a
Liquidity Ratios						
Net Working Capital	$192,135	$388,198	$585,288	$785,833	$985,035	n.a
Interest Coverage	0.00	0.00	0.00	0.00	0.00	n.a
Additional Ratios						
Assets to Funding	0.64	1.05	1.46	1.86	2.28	n.a
Current Debt/Total Assets	4%	2%	2%	1%	1%	n.a
Acid Test	19.00	36.40	53.92	71.42	88.62	n.a
Funding/Net Worth	1.63	0.98	0.70	0.54	0.44	n.a
Dividend Payout	0.00	0.00	0.00	0.00	0.00	n.a

8. Conclusion

After analyzing the different stages to determine the feasibility of the project, it can be concluded that: The existing competition does not represent a major constrain for the successful implementation of this project. It is true that Data Entry providers exists worldwide and have already accumulated many years of experience. However, data entry is a simple task and do not require too many experience to be provided efficiently. Another reason is due to the fact that most of the business and organizations targeted in this project, are not only social responsible but also, they want to make a difference and helping refugees represent a huge humanitarian impact.

Using focused differentiation strategy, presenting the cases of the refugees benefited with this projects and the impact caused in Mae La will allow Refugees' Dreams to attract customers. The projected profitability (IRR) is 175.51% higher than the social discount rate for socially responsible projects. The NPV is greater than 0, so the project is economically feasible to be implemented.

The political environment that prevails in Myanmar creates high uncertainty levels as to the stability of the overall economy of the country. However, it does not affect Refugees' Dreams Data Entry because it will operate in Mae La Camp which is located in Thailand. However some contingency plans will be required to deal with the different situations or constrains that Refugees' Dreams can face.

Examples of contingence plans are Price and Cost structures and promotion strategies. Also, promotion based in quality assurance since it is new for Data Entry Market that refugees offer this kind of services. Another contingency plant that is required is the moving of operations if the Refugee Camp is closed and Refugees have to go back to Burma. Finally, it has to be planed how will Refugees' Dreams operate if the agreement is finished.

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APPENDIX

Exhibit 1: Map of the Population of concern of the UNHCR. Source: UNHCR official web Portal
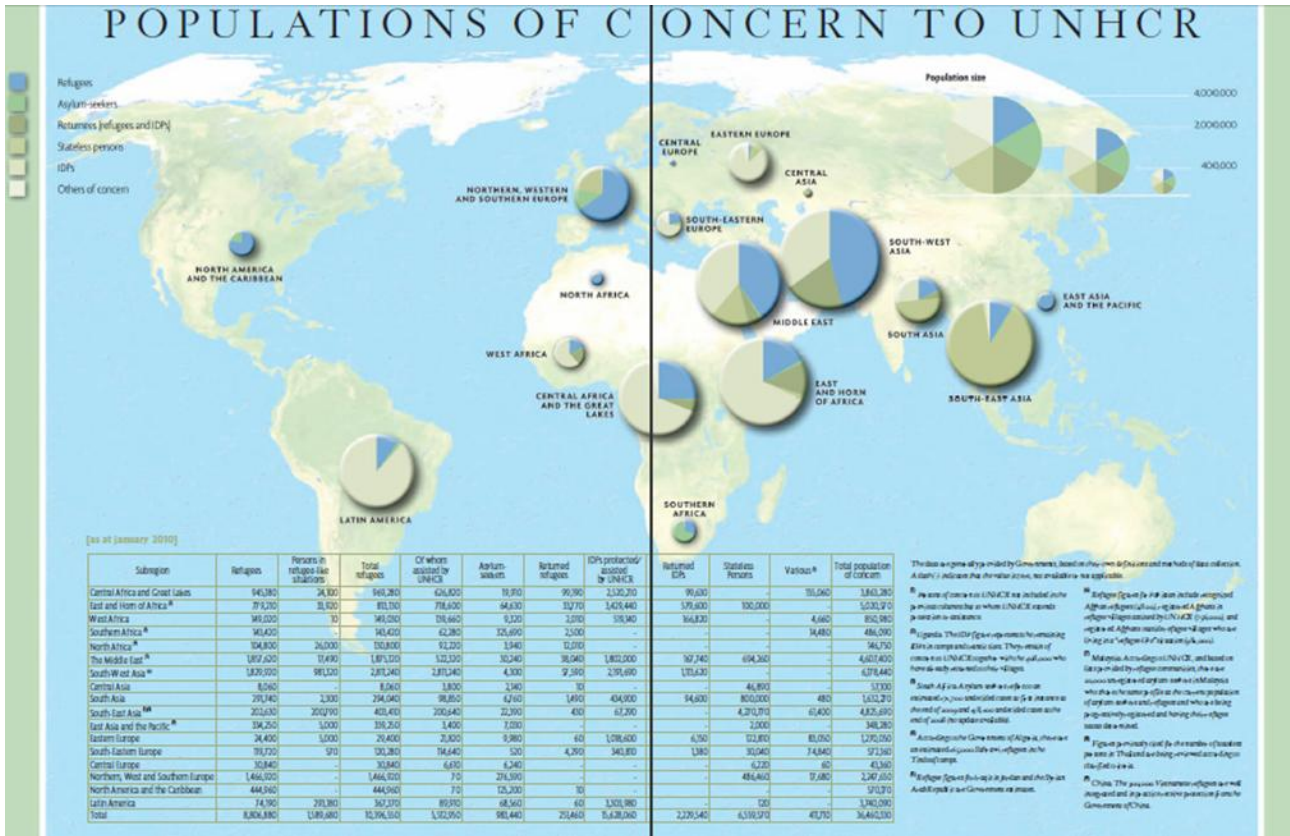
Exhibit 2: Newspapers clippings showing the suffering faces of the people that needed protections during those hostilities of November 2010. Source: TBBC July-December 2010 Report

Exhibit 3: Survey made by the Disease Control and Prevention, National Center for Environmental Health, Emergency and Environmental health services from Atlanta, Georgia, USA. Those results are a list of the number of frustrations that the Karenni population listed as mentioned as their sufferings. Source: USA National Center for Environmental Health

Trauma exposure among Karenni refugees (N=495) during 1991 through June 2001 (Adapted from HTQ)

| Trauma experiences	n	%
Hiding in the jungle	393	79.4
Forced relocation	334	67.5
Lost property or belongings	328	66.3
Lack of food or water	260	52.5
Forced labor	250	50.5
Ill health without access to medical care	240	48.5
Destruction/burning of crops	240	48.5
Destruction/burning of houses	238	48.1
Fear of deportation from Thailand	236	47.7
Lack of shelter	221	44.6
Harassment by authorities	210	42.4
Forced portering	170	34.3
Missing or lost family member(s)	147	29.7
Attack on refugee camp	134	22.1
Interrogation by soldiers or police with threat to life	117	23.6
Combat situation	110	22.2
Death of family or friend while in hiding because of illness or lack of food	98	19.8
Torture	95	19.2
Extortion or bribery	83	16.8
Forced isolation	75	15.2
Beatings by soldiers or police	73	14.7
Forced separation from family members	70	14.1
Imprisonment	48	9.7
Murder of family or friend	37	7.5
Forced walk on mine fields	36	7.3
Serious injury from knife/gunshot or fighting	31	6.3
Murder of someone you know (like a neighbor or someone from your village)	28	5.7
Kidnap	16	3.2
Injury caused by landmine	13	2.6
Rape	14	2.8
Forced prostitution	5	1.0

Exhibit 4: Estimate of the Thailand Burma Consortium and other NGOs assistance to the refugees from 1984 until 2011. Source: TBBC July-December 2010 Report.

| Year	Food, shelter, non-food & camp management		Camp infrastructure, water, health & sanitation	Education, skills training & income generation	Protection & community services	Adminis-tration & other	Host commun-ities	Total	Year-end population
	TBBC	**Other**							
	(THB M)	(THB M)	(THB M)	(THB M)	(THB M)	(THB M)	(THB M)	(THB M)	
1984	3	2	5	-	n/a	n/a	n/a	10	9,502
1985	4	6	9	-	n/a	n/a	n/a	19	16,144
1986	7	5	9	-	n/a	n/a	n/a	21	18,428
1987	13	3	10	-	n/a	n/a	n/a	26	19,675
1988	19	4	10	-	n/a	n/a	n/a	33	19,636
1989	22	5	8	-	n/a	n/a	n/a	35	22,751
1990	33	5	10	-	n/a	n/a	n/a	48	43,500
1991	62	6	14	-	n/a	n/a	n/a	82	55,700
1992	75	6	20	-	n/a	n/a	n/a	101	65,900
1993	85	6	35	-	n/a	n/a	n/a	126	72,366
1994	98	7	64	-	n/a	n/a	n/a	169	67,457
1995	179	12	122	-	n/a	n/a	n/a	313	81,653
1996	199	12	88	-	n/a	n/a	n/a	299	89,973
1997	291	6	110	12	n/a	n/a	n/a	419	108,277
1998	447	6	118	21	n/a	n/a	n/a	592	101,918
1999	481	9	127	30	n/a	n/a	n/a	647	105,425
2000	457	9	198	56	n/a	n/a	n/a	720	117,292
2001	494	4	192	96	n/a	n/a	n/a	786	125,118
2002	581	2	188	115	n/a	n/a	n/a	886	133,166
2003	670	1	233	115	n/a	n/a	n/a	1,019	139,568
2004	763	-	177	157	n/a	n/a	n/a	1,096	143,612
2005	975	-	208	256	n/a	n/a	n/a	1,439	142,917
2006	1,056	-	248	219	n/a	n/a	n/a	1,523	153,882
2007	1,078	2	345	239	180	158	31	2,032	141,608
2008	1,046	35	246	151	150	226	38	1,892	135,623
2009	1,002	24	302	173	147	270	23	1,942	139,336
2010	1,020	21	254	153	170	149	17	1,785	141,076
2011*	983	n/a	n/a	n/a	n/a	n/a	n/a	983	140,869
Totals:	**12,144**	**198**	**3,350**	**1,792**	**647**	**803**	**109**	**19,043**	

*Per budget

Exhibit 5: advantages of BPO in the reduction of significant amounts of cost and maintaining higher levels of quality without compromising time

Source: NASSCOM, < www.nasscom.org > , 26 August 2004.

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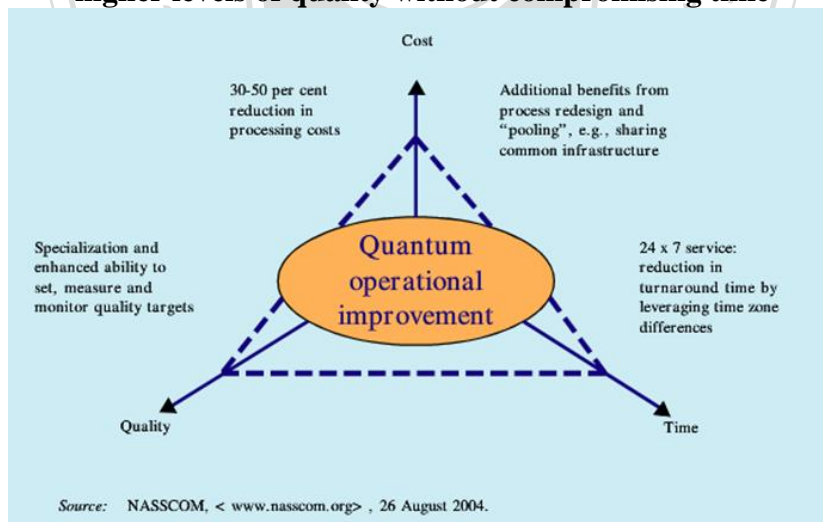
Exhibit 6: Hierarchy of services offered by the BPO industry
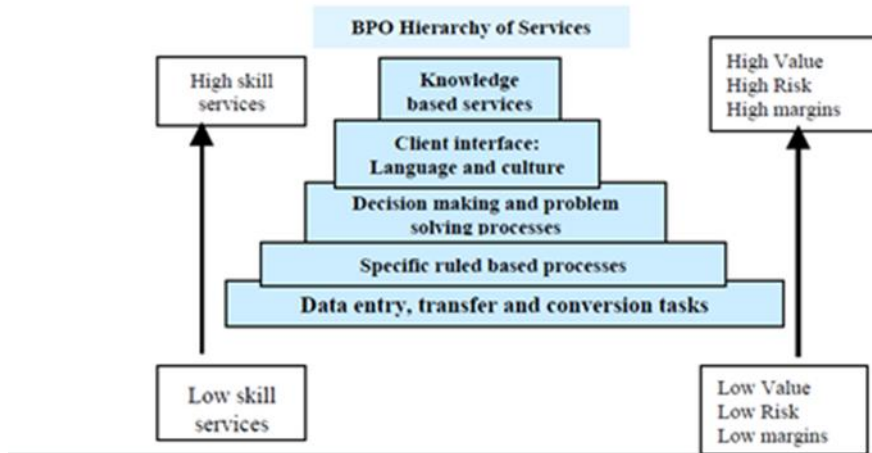
Exhibit 7: Snapshot of the weekly sales reported by a Data Entry independent employee.
Source: Bureau of Labor Statistics of the United States Department of Labor
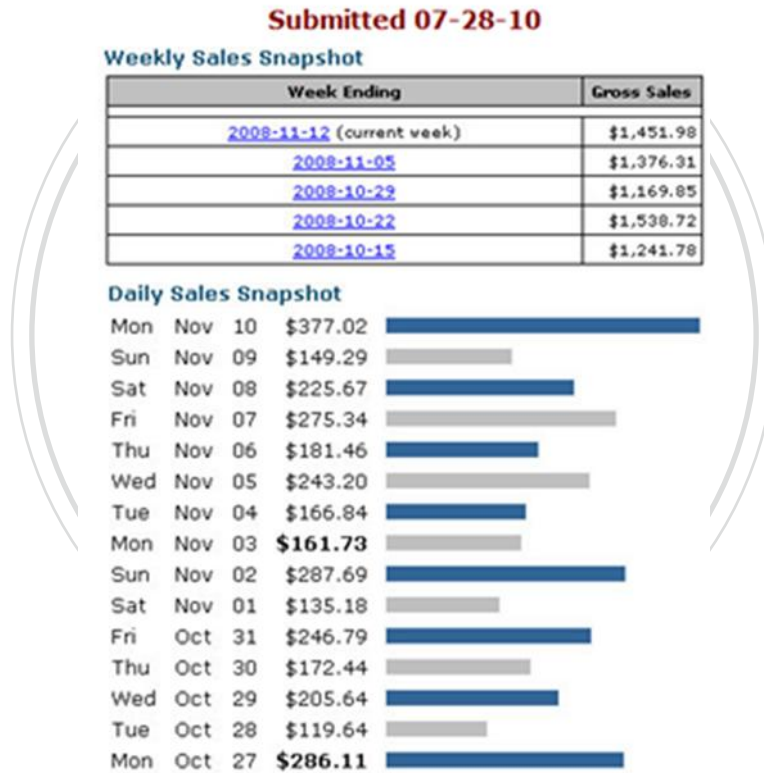
Exhibit 8: Refugee departures by camp for 2010, and totals by country from 2006 . Source: TBBC July-December 2010 Report.

Figure 2.2 Refugee departures 2010: Totals from 2006

Location	Australia	Canada	Denmark	Finland	Netherlands	Ireland	Norway	NZ	Sweden	UK	USA	Other	Total
Former urban	5	5	8	5	3		10			1	3		40
Site 1	21			8			5				1,960	3	2,002
Site 2	222										483		705
Mae La Oon	146	140									1,841		2,127
Mae Ra Ma Luang	153	189					31		63		1,627		2,603
Mae la	100	1			47		1		4	3	1,495	27	1,678
Umpiem Mai	16	1							6		963		986
Nu Po	105	3					3				664		775
Ban Don Yang	51			75					3		165	23	317
Tham Hin	38			35					4		337		414
2010	**857**	**339**	**8**	**123**	**50**	**0**	**50**	**5**	**80**	**4**	**9,538**	**53**	**11,107**
2009	2,323	828	11	202	9	0	280	79	118	5	12,826	4	16,685
2008	1,562	637	1	283	144	97	70	24	141	29	14,280	1	17,172
2007	1,516	1,574	5	350	62	0	414	148	178	111	10,181	0	14,636
2006	734	756	5	208	115	0	324	176	348	81	2,164	2	4,913
Grand Total	**6,992**	**4,119**	**30**	**1,166**	**380**	**97**	**1138**	**432**	**865**	**230**	**48,989**	**60**	**64,513**

Source: International Organisation for Migration (IOM). Figures include family reunion and national migration

Exhibit 9