

## Establishment and Operation Management of Public Welfare Service Platform "Shared Learning Home"

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### Abstract

In recent years, with the rapid development of the Internet, campus E-commerce with students as the main force is also booming, and the market development prospect is good. The shared learning home we created collects scattered resources in the form of online app platform, mainly serves the public for the purpose of public welfare, and temporarily serves the students of Anhui University of Finance and economics for the purpose of "educating students, cultivating students and facilitating students". Firstly, it introduces the definition, mission, innovation and characteristics of the project products. Secondly, it analyzes the product promotion and marketing, service group and product technical support of the project. Thirdly, Porter's five forces model and STP model are used to analyze the future market prospect of the project products. Finally, it analyzes the financial budget data of the project in the next three years, and analyzes the main risks and countermeasures faced by the development of the project.

### Keywords

E-commerce; Learning Platform; Public Welfare; Market Analysis.

### 1. Introduction

Based on the development of the Internet, the improvement of living conditions brought by the continuous progress of social science and technology and the support of national policies, E-commerce, as a new business model, appears in the public's vision. Among them, the campus E-commerce with students as the main force is also booming, and the market development prospect is good. AnCai shared learning home app came into being. It collects scattered resources in the form of online app platform, mainly serving the public for the purpose of public welfare [2].

In order to meet the rigid academic requirements of students, this app focuses on regularly updating learning material resources by discipline, specialty and grade. The materials can be online only after being confirmed by the background staff. At the same time, an information feedback section is also set up for users to put forward doubts about the materials and correct mistakes, so as to create multiple guarantees for the accuracy of shared learning resources. At the same time, we also consider some potential market risks, such as low consumer acceptance, overlapping functions and resource competition of other competing software, etc. Therefore, we will take the "three standardization" as the consideration standard, take the regional positioning registration mode, innovative virtual currency circulation management, comprehensive forum system and other personalized services as excellent prerequisites, and take relevant measures such as delineating a stable audience consumer group, setting up a security filtering firewall system in the transaction payment process to ensure the safety of users' property as the risk prevention path [2].

In order to make app promotion more smoothly, we will follow the trend and focus on the publicity and line propaganda of the official account. In the future operation process, we will also develop a combination of Internet and offline [3]. So as to minimize the costs of personnel and venues, provide users with the most convenient and comfortable services, and feel the charm of this app.

We take the academic requirements and daily life needs of college students as the starting point, take "strengthening student exchanges and helping students' studies" as the mission, improve the utilization rate of learning resources, help college students establish new learning mode characteristics of autonomous learning habits faster and better, and cultivate self-reliance and self-improvement college students in the new era, It is committed to building a comprehensive public welfare learning app including commodity classification trading, Q & A and friend making interaction, and strengthening self-management. We aim to integrate all kinds of learning materials, carry out independent learning and knowledge dissemination through this platform, answer all kinds of academic and life problems of students, strengthen students' self-control, create a good learning atmosphere, summarize piecemeal trading commodity information, and facilitate query and purchase. Compared with other learning apps, our difference mainly lies in the public welfare and environmental protection of the project [4].

Unlike most innovation and entrepreneurship projects, the app adheres to the highest concept of "cultivating college students who know how to save, learn efficiently, self-discipline and help each other". It has a high concept of pattern, does not take profit as the main purpose, but takes "educating students, cultivating students and facilitating students" as the purpose, and takes it as its own responsibility for the country to cultivate excellent college students, Strive to enrich the life of college students, change the lazy habits of some college students, create a good learning atmosphere, let college students help each other and compete with each other in learning, enhance students' fighting spirit and strive to achieve win-win results. At the same time, let college students get familiar with some transaction aspects and network app operation processes in advance, so as to pave the way for entering social life in the future [5]. Through the second-hand trading plate, we can make the best use of learning materials, daily necessities and other items, do our part for mother earth, let environmental protection penetrate into our life, and make everyone gradually develop the habit of environmental protection.

## 2. Products and Services

### 2.1. Promotion and Marketing

(1) Product positioning. This product is a service-oriented product. The main products are query topics and courses, and the customers are mainly college students. Due to the huge base of contemporary Chinese college students, the wide geographical distribution of students and the low entry threshold of training enterprises, the university extracurricular online counseling market is highly decentralized and unprofessional. Such highly dispersed market characteristics provide more development opportunities for enterprises that can provide high-quality teaching, high-quality service, good reputation, brand and reputation. Facing the education and training market with mixed fish and dragon and fierce competition, we position our products as "excellent quality education". Provide relevant information and training to college students to cultivate talents with excellent performance, noble character and high comprehensive quality.

(2) Price of products with competitive advantage. University education and training market is a special market. The decision-makers of consumption are college students themselves, not their parents. When choosing education and training products, college students prefer products with good quality and high popularity, rather than only products with low price. Therefore, we can not simply look at the product price, we must explore whether the cost performance of the

product has a competitive advantage in the market. Compared with many educational enterprises choosing the eye-catching "famous brand" marketing method of "sky high price charging", we will always adhere to the product price positioning of high quality and low price. We will open some special services for free and charge for cutting-edge information or problem counseling that individuals need.

(3) Personalized user experience marketing. User experience marketing is to fully stimulate and mobilize consumers' sensory, emotional, thinking, action, relevance and other perceptual and rational factors by allowing target customers to observe, listen, participate and try, so as to promote customers' cognition, preference and purchase after experiencing the products and services provided by the enterprise. From the survey and analysis of the questionnaire collection results, it can be seen that most students have great demand for the improvement of the question bank capacity and type of learning app. The rest needs include the speed of exercise update, the activity of learning software, the expansion of fund handling function and so on. This app is processed and improved in terms of conventional functions, has broad development prospects, and is only more attractive to consumers. The entry threshold of education and training market is low, and the service is easy to imitate. Therefore, adding experience components to services can better highlight personalization and differentiation, so as to better attract consumers. We have designed personalized user experience and designed experience from the details. There will be open classes before each class, and students can experience the courses for free. These open classes are carefully designed and planned by the teaching and research group. They are usually lively and entertaining. Therefore, the customer experience provided is valuable and different.

(4) Brand communication strategy of word-of-mouth marketing and network marketing. Brand communication is that enterprises choose advertising, public relations, sales, interpersonal and other communication methods to promote specific brands based on the core value of the brand. The choice of brand communication strategy is different from other similar education and training enterprises, that is, market-oriented, adhere to word-of-mouth marketing and forward-looking network marketing strategy. Education is different from others. The education industry believes in the power of word-of-mouth and brand. The particularity of the industry determines the success of word-of-mouth marketing. In the education and training industry, retaining an old customer may be more rewarding than developing a new customer. Word of mouth publicity among old customers is the best way of brand publicity. Recognizing this, we have always insisted on making public praise, paying attention to customers' feelings, and investing in customers in the long term, rather than traditional education enterprises investing a lot of resources in advertising. With the development of the times, the learning team of college students is becoming more and more "knowledge-based" and "network-based". Network enrollment plays an increasingly important role in all kinds of educational institutions, and educational institutions are becoming more and more dependent on online advertising.

## 2.2. Service Group Analysis

This product is developed and promoted for the urgent needs of contemporary college students to improve their academic level, develop their ability and continue research and learning.

Contemporary college students are a special group of people in the education industry. After completing the basic quality education, they enter the University and begin long-term self-study. Although there are teachers for guidance, they need to rely on students to arrange and plan most of the time. At present, the channels for college students to obtain Extracurricular Information are very limited. Therefore, it is very time-consuming and laborious for college students to obtain helpful information in a certain time. Therefore, this demand reflects a lack in the market. In addition, contemporary society is an era of rapid development of electronic informatization. As the forefront of the times, college students have one or more electronic

equipment. Compared with the traditional one-to-one or one to many offline information exchange mode, it is relatively convenient to accept the service of this product.

### **2.3. Product Technical Support**

(1) Search problem analysis. It mainly uses computer vision, OCR recognition, search engine, NLP and other related knowledge. In terms of specific technology, computer vision needs to use technologies such as layout analysis, deviation correction, denoising, text positioning, segmentation, augmented reality and so on. In addition to the traditional OCR technology, OCR recognition uses more of the current deep learning recognition technology. By using the GPU system with excellent performance, the training can support tens of millions of training data, and the online prediction can be completed quickly. Generally speaking, computer vision and deep learning still have a threshold and need to be accumulated slowly. In the process of recognition, some characters cannot be recognized because of fuzziness or other factors. It is a good method to use language model for correction. The search engine uses the recognized characters as a query to find the desired questions from the question bank, mainly including inverted index and sorting. The biggest pit in this aspect is sorting. It is also a very natural choice to use learning to rank and other technologies.

(2) Second hand mall. Using http technology and websocket technology, it will be used to store and update user information in real time, and cooperate with major shopping malls to form a database.

(3) Information search. First of all, we will integrate and process the certificates that various college students can obtain and the preparations required for the postgraduate entrance examination to form a database. In addition, we will use an efficient spider program to traverse the whole Internet from the specified URL along the hyperlink on the web page, and use the depth first algorithm or breadth first algorithm to capture the web page information to the local database. Then, the indexer is used to index the important information units in the database, such as title, keyword and summary, or the full text for query and navigation. Finally, the searcher matches the query request submitted by the user through the browser with the information in the index database with some retrieval technology, and then returns the retrieval results to the user according to some sort method.

## **3. Market Analysis**

### **3.1. Porter's Five Forces Model**

#### **3.1.1. Competitiveness of Existing Competitors in the Industry**

At present, there are many search software on the market, such as ape search and homework help, which have overlapping functions with the shared learning home app in terms of data summary and detailed explanation of search questions. In the implementation interface, most relevant websites or software have clear colors in design, reasonable plate classification, clear at a glance and high use efficiency. In terms of promotion methods, there are many kinds of such software, including advertising and joining in surrounding learning supplies stores. In terms of service objects and composition ecology, operators have taken into account the content richness of software plates from multiple perspectives such as search questions, materials and video courses, and created a harmonious and competitive learning platform. After market questionnaire survey and actual use research, the available questions of such software that has been operated in the market are mainly in junior high school and senior high school, there is no good connection to the exercises of University Advanced Mathematics and other subjects, the coverage of discipline types is obviously insufficient, and there is no certain saturation ability for the application population targeted by this app, It is easy to be squeezed under the competition of online expansion and integration of online high-quality educational

resources in the future. Due to the limited recognition ability of photo question search, you may get answers that are not what you asked, and the classification is not clear. Therefore, it can be seen that most apps do not bring the user a perfect sense of experience in the process of question search. The second-hand commodity trading platform contained in the app of Ancai shared Xuejiayuan collided with the trading functions of websites such as idle fish. Idle fish belongs to the "comprehensive platform" model. With the growth of the national economy, the improvement of environmental protection awareness and the popularization of the concept of sharing economy, the business scope of idle fish is not limited to C2C transactions, but also extends the business boundary to interest communities, leasing, credit recovery, consignment, auction, etc., although the new business is still far from the giants of the "vertical platform", But its market positioning is consistent.

### **3.1.2. Entry Ability of Potential Competitors**

At present, there are safety finance reviewer alliance and flea market QQ group in the school, but they all have the problem of too much and miscellaneous information in the group, which is easy to "sink the building". There is no good classification for review materials or price linked goods to facilitate users to find their personal needs. However, at present, the alliance of safety and finance reviewers has formed a relatively stable audience, covering nearly half of the students in the school. New exercises and materials are customized according to the students' situation every year. In terms of the content of resource package, the level should not be underestimated. We should improve the quality of our own products, open up their differences, and use Internet technology to show the product effects to users, Expand the consumer market.

### **3.1.3. Substitutability of Substitutes**

The actual demand of students is a potential prerequisite for the market, and the reason to stand out in many apps or websites is to meet the demand to the greatest extent and bring the ultimate user experience to reality instead of just talking on paper. Compared with ordinary search software, the shared learning home app has more functions of exchange forum and commodity transaction; Compared with the simple commodity trading website, it turns the cold transaction into a more humanized one, adds innovative currency circulation design, and carefully sets the interactive links of other plates. The app design concept we pursue includes "three modernizations" (intelligent technical management, diversified functional classification and humanized interactive links), in which technical management is the foundation, functional classification is the feature and interactive links are the sublimation. In terms of sublimation, it is specifically reflected in the independent research, the update of the mobile wall, the exchange forum for new and old students, the conclusion of independent learning, etc. These can make users feel that the definition of app is no longer just a simple learning platform, but some life elements are integrated into it, so that users themselves can participate in it and experience different fun in learning, this is also an absolute advantage to attract consumer groups.

In addition, we will pay attention to the after-sales service of the trading sector. The second-hand commodity trading sector is not only a hub for transit trading of commodities. A series of systems such as corresponding registration information, delivery to shelves, completion of transactions and after-sales service are displayed. What we pursue is to satisfy every user, provide the best service within our ability and closely contact with user suggestions, reduce the loss of users caused by the emergence of alternative websites in the future. This is also far beyond the functions of ordinary trading websites.

### **3.1.4. Bargaining Power of Suppliers**

The shared learning home app focuses on updating learning materials resources regularly by discipline, specialty and grade. Due to the particularity and specificity of the app for the range of people, the data source address is a key point. Because the public welfare nature of APP accounts for a large proportion, most of the materials uploaded by users in the school are in the

mentality of voluntariness and common progress. The design expectation of the app is to update the exercises regularly with the progress of the semester course of Anhui University of Finance and economics, and have the administrator review the new questions submitted by other students at any time. In order to make the brand prestige of the app deeply rooted in the hearts of the people, the data selection is greatly inclined to cooperate with the Amway reviewer alliance, which has a wide collection of review materials but has not been summarized in detail. At the same time, in order to enrich the question bank, make it more convenient for students to use, and better deal with the bargaining power of suppliers, it is also appropriate to contact other suppliers in the market for bidding, supplement a variety of questions, meet the needs of many parties, and realize the diversification and enrichment of commodity types.

### **3.1.5. Bargaining Power of the Buyer**

Buyers mainly affect the profitability of existing enterprises in the industry through their ability to lower prices and require higher product or service quality. The influence of buyers' bargaining power is mainly due to the following reasons: the proportion of "a small number of consumers" (small total number and large purchase volume) to the sales volume of sellers is large. Sales industry consists of a large number of small groups. Intended products of consumer groups basically belong to standardized products. It is economically feasible to compare three stores and buy products from multiple sellers.

The app is mainly formed by data sharing and commodity trading, and the accepted users also have strong stability and are not easy to lose. At the same time, our team will also customize some specific activities and limited gifts for users according to the trend of development and time axis flow, so as to attract the use frequency of app. At the same time, in the demand of realistic conditions, contemporary college students are more and more eager for knowledge, and their ability to accept the price of knowledge is generally improved. Moreover, knowledge is priceless, and reasonable prices can better attract users. It is believed that the development path after professional planning is considerable, and the basic problem of buyers' bargaining power can be solved.

## **3.2. STP Analysis**

### **3.2.1. Market Segmentation**

STP is target marketing, which means that after an enterprise subdivides the overall market according to certain standards, it selects one or more subdivided markets as its own target market and makes market positioning for the target market. According to the segmentation of consumer groups, the consumer market for similar apps is mainly divided into grades and subjects for students or teachers; According to the geographical segmentation, different regional cultures provide different learning resources. The educational and cultural level of more remote areas is slightly lower, while the educational and cultural level of medium and large cities is more superior. Subdivided according to the app function, it provides detailed functions such as querying learning materials, textual research information exchange, experience sharing between new and old students, goods trading, etc; According to the breakdown of consumer psychology, the consumer audience may be due to their own learning needs in life, or they may have the psychological idea of making friends and making common progress, or they may be interested in the newly added trading plate of app and want to properly deal with idle materials, etc.

### **3.2.2. Target Market**

The main body of the app operation team comes from students of Anhui University of Finance and economics. The fixed market space of the university is convenient for background operation and further strategic planning. Adhering to the tenet of "educating students, cultivating students and facilitating students", the team mainly aims at the consumer market of

all students of Anhui University of Finance and economics. At the same time, in the case of good development in the later stage, consider expanding the market scope. Further popularize the practical operation of app.

### **3.2.3. Market Positioning**

The market positioning of app will be based on its original intention: intelligent technology management, diversified function classification and humanized interaction.

(1) Intelligent technology management. Regional positioning registration mode, innovative virtual currency circulation management, comprehensive forum system, computer vision, OCR recognition, search engine, NLP http technology, websocket technology, access database, integrated registration of multiple information, spider program, etc;

(2) Diversified functional classification. In addition to the review materials required by the course and the research information updated over time for students of different grades and majors, we also set up a second-hand commodity trading platform with more perfect information registration and more innovative trading process according to the living needs of college students, and reasonably implemented the concepts of sharing economy and green circular economy, Better integrate this app into students' life and learning and fit it to achieve a win-win situation. At the same time, the app background system accurately subdivides the student population into all grades and majors, and sets up supporting learning programs in combination with the actual situation to provide the review materials required at the current stage. At the same time, according to the data analysis of students' idle materials in the market questionnaire, we know that most students have some idle materials that do not work well. Therefore, compared with ordinary learning apps, we expand the trading functions of second-hand platforms to maximize the utilization of resources.

(3) The interactive links are humanized. In addition to the rigid learning module, we are committed to embedding some interesting elements to attract consumers in our plain life. For example, in the research service area, we have set up a liquidity plate wall, with some encouraging words for younger students to cheer for older students and sisters. Compared with ordinary learning apps circulating on the market, our app also adds a learning partner link, plays a positive role in cultivating users' autonomous learning, and generally forms a catch-up, relaxed and pleasant learning environment.

## **3.3. Macro Background Analysis**

### **3.3.1. Policy**

There is a strong entrepreneurial atmosphere on campus. The government, schools and some social institutions encourage college students to carry out independent innovation and entrepreneurship. Correspondingly, there are a series of policies and measures to encourage the development and implementation of activities, such as the government's special fund for college students' entrepreneurship, University suspension system, campus incubator, etc. These measures have boosted the entrepreneurial atmosphere on campus to a certain extent. The state pays more and more attention to network information security. The introduction of various policies is conducive to ensuring the network information security of users.

### **3.3.2. Humanities**

Due to different professional directions, college students have great differences in their own courses. They want to seek an officially recognized authoritative app to provide relevant materials of their courses or seek answers to personal research related questions, so as to realize their all-round development.

### **3.3.3. Market**

At present, China's E-commerce is showing a good development trend. In recent years, based on the development of national economy, the process of E-commerce is also amazing. It has

quickly formed its own unique business development group by using the advantages of network. More and more people see the development potential of E-commerce market and actively participate in the upsurge of E-commerce competition. With the deepening of network information construction in Colleges and universities and the increasingly advanced Internet technology, "information integration" has become the goal of the future development and construction of many colleges and universities. But the gap between reality and ideal still exists. The sharing of information resources expected by college students needs a centralized and unified information circulation platform as a hub to connect their relationship with all walks of life and know the information of all parties.

#### **3.3.4. Science and Technology**

(1) Information retrieval capability. In the field of E-commerce, the quantity and types of goods show the trend of complex structure and even unstructured development. These all pose challenges to its infrastructure and information processing technology. Big data processing technology can lead the new direction of E-commerce information processing technology because of its flexibility and powerful retrieval services. The retrieval service of its cloud computing can filter and display a large amount of information according to customers' actual needs and trading habits. Its intelligence and efficiency are unmatched by traditional IT infrastructure. In addition, the cloud platform also has the function of information recommendation to screen hot commodities for display according to the overall situation of online transactions, which improves the pertinence and retrieval efficiency of transactions. This technical advantage is reflected in the actual transaction that the E-commerce platform can quickly reflect the language input by the user and accurately provide the commodity information required by the user. This process greatly improves the efficiency and quality of information service, and greatly improves user satisfaction.

(2) Flexible handling capacity. Because of the working nature of E-commerce information processing system, it must have strong elastic processing ability and be able to respond in a very short time to deal with various problems in the operation of the system. These problems are not accidental, but caused by the concurrent access of users and a large number of order information caused by merchants' collective marketing activities. These situations are common in the operation of the current E-commerce system, which requires the system to have strong capacity expansion and data storage capacity in the face of sudden growth of business volume. The emergence of its cloud computing technology theoretically realizes the unlimited storage capacity and super large-scale information processing capacity of information, so that it can easily deal with the information processing of terabyte and even petabyte. The implementation of this function does not require the enterprise to replace the hardware system, and can enjoy the cloud computing storage and processing information service at a relatively low cost. On this basis, the application system models are laid out in an all-round way, the realization of elastic processing capacity is ensured, and the optimal allocation of resources is achieved.

(3) Information processing security performance. The biggest problem facing the network system is information security. Ensuring transaction security and user information security is a topic that E-commerce enterprises should always pay attention to. A major feature of the information age is to transform information into available resources, or even information capital that directly creates economic value.

#### **3.4. Development Prospect**

E-commerce matches the campus market and has a stable consumer group, huge consumption potential, strong communication ability and easy to operate operation system.

(1) Colleges and universities have a broad market and great consumption potential. First, due to the expansion of college enrollment, the number of college students continues to rise. In 2018, the number of college students reached 30 million, and the per capita disposable consumption



amount reached 1400 yuan. In the future, the number of external enrollment and the disposable consumption amount of students will continue to develop and rise, and the consumption market potential can be expected. Second, college students have stable consumption ability. Although their disposable income is not high, they have a strong willingness to consume ahead of time, and have a relatively fixed cost of living every month. For the rigid academic requirements and their willingness to develop well, the capital invested by students in learning is in the blueprint.

(2) The campus market is easy to form word-of-mouth communication. The campus environment is relatively independent and closed, with a large student density base. Various information sources for college students mainly include social networks, school forums, communication between teachers and students, campus radio, library, etc., supplemented by good operation and actual user feedback, which is easy to form a reputation communication and have a positive impact, so as to establish the brand of APP better and faster, Bring continuous development.

(3) The uniqueness of campus culture. The post-90s and post-00s who grew up in the Internet era are keen on various trend cultures, pursue personalized and diversified products, and have changeable hobbies. College students accept new things faster and dare to try more cutting-edge and trendy products. Therefore, the development of campus E-commerce brought by the new era will not be excluded by students because it is too trendy. More importantly, this app product will indeed meet the needs of students to a certain extent, bring better feelings, and fully implement the strong campus culture.

(4) Students attach importance to learning. After entering the university campus, great changes have taken place in learning methods and curriculum requirements. Students must change from passive learning to active learning. In the University, students begin to pay attention to work, study, life and future. In order to become the master of their future, they must actively manage their studies and future career. There are many courses in Universities: basic courses, public courses, professional courses and elective courses. Like high school, some students are unable to absorb 100% knowledge in the school classroom, and the demand for after-school supplement and self-study after class also appears. According to the market questionnaire survey and analysis, the frequency of students using learning apps remains high. The improvement and expansion of the performance of the shared learning home app can be used as a good supplement to meet the needs of students.

## 4. Financial Analysis

### 4.1. General Overview

The following financial and investment data in the business plan are not real actual data, but the budget that is most appropriate to the actual situation in the future through the possible financial indicators in the process of future project operation. All the following financial budget data are made under certain accounting assumptions and in accordance with Chinese accounting standards and accounting systems.

With the increasingly fierce social competition, college students' demand for learning culture is also increasing. With the publicity and promotion of our project products, the market popularity of app will increase year by year, and the scheme for the crowd will be changed accordingly. Due to the vacancy in the market related comprehensive product position, the leading ideas and creativity, the recognition of the consumer audience for the operation effect, the further progress of the operation technology and the continuous reduction of the cost, we have reason to believe that the accepted business volume and profit of the share learning home app will increase year by year in the next time.

## 4.2. Project Operation Budget

Our app uses the low-cost technology developed by the Internet and database technology to collect and upload data, greatly reducing the operation cost. At the initial stage of the project development, we expect to invest 80000 yuan to purchase and pay for office supplies, management expenses, technology R & D and other costs, and then gradually realize the recovery and profitability of the invested funds according to the actual operation of the app and the estimation of the development prospect of the app. The recovered funds can further improve the products and continue the capital chain.

**Table 1.** Main sources of funds

| source                      | Amount (10000 yuan) | Proportion (%) |
|-----------------------------|---------------------|----------------|
| Venture fund                | 24000               | 30             |
| Operation team contribution | 12000               | 15             |
| bank loans                  | 24000               | 30             |
| Investor contribution       | 20000               | 25             |

**Table 2.** Forecast of cost allocation proportion in the next three years (unit:%)

| Project                 | First year | The second year | The third year |
|-------------------------|------------|-----------------|----------------|
| Office equipment        | 10         | 10              | 15             |
| Employee salary         | 20         | 25              | 25             |
| Administrative expenses | 20         | 15              | 15             |
| R & D technology cost   | 25         | 30              | 30             |
| Promotion cost          | 25         | 20              | 15             |

## 4.3. Income Statement

According to the team's estimation and theoretical analysis, the profit statement for the next three years is as follows:

**Table 3.** Income statement (unit: 10000 yuan)

|                            | First year | The second year | The third year |
|----------------------------|------------|-----------------|----------------|
| 1. Estimated sales revenue | 6          | 8.43            | 10.51          |
| Main income                | 5.1        | 5.9             | 6.8            |
| Advertising insertion fee  | 0.9        | 1.78            | 2.35           |
| Flow fee dividend          | 0          | 0.75            | 1.36           |
| 2. Estimated cost of sales | 7.2        | 6.8             | 6.51           |
| Office equipment           | 0.72       | 0.68            | 0.98           |
| Employee salary            | 1.44       | 1.7             | 1.62           |
| Administrative expenses    | 1.44       | 1.02            | 0.98           |
| R & D technology cost      | 1.8        | 2.04            | 1.95           |
| Promotion cost             | 1.8        | 1.36            | 0.98           |
| 3. Profit forecast         | -1.2       | 1.39            | 3.4            |
| Realized profit            | -1.2       | 1.63            | 4              |
| Gross margin               | /          | 19.34%          | 38.06%         |
| Income tax rate            | 15%        | 15%             | 15%            |
| income tax                 | /          | 0.24            | 0.6            |
| Net profit                 | /          | 1.39            | 3.4            |
| Net profit margin          | /          | 16.49%          | 32.35%         |

## 5. Risk Analysis and Avoidance

After our repeated research and estimation, there are certain risks in the implementation of our project, which are divided into capital risk, management risk, team risk, market risk and competition risk. Through repeated analysis and simulation, we have also studied the corresponding countermeasures.

### 5.1. Capital

Whether there is enough capital is the first problem faced by entrepreneurs. After the establishment of the platform, we must consider whether there is enough funds to support the daily operation of the platform. For start-up platforms, if they can't make ends meet for several consecutive months or the cash flow of the enterprise is interrupted for other reasons, it will pose a great threat to the enterprise. If the initial investment is too large, it may cause slow profit return and lead to capital problems. Quite a number of platforms that failed to start a business had to close down due to the shortage of funds at the initial stage of their establishment, which seriously affected the business expansion and even missed business opportunities.

At the same time, the public welfare of this app accounts for a large proportion and the yield is low, which increases the difficulty of capital return on the basis of the original unstable capital. Therefore, our strategic plan for this situation is to reduce the cost expenditure as much as possible without affecting the operation. At the same time, on the premise of holding fixed investment funds, we should reasonably budget and arrange the optimal capital structure proportion to maximize the utility. In addition, if there is no broad financing channel, the entrepreneurship plan can only be an empty talk. In addition to traditional ways such as bank loans, self raised funds and private loans, we can also make full use of financing channels such as venture capital and venture capital funds.

### 5.2. Management

Due to the particularity of the creative team and the people targeted by the app, unlike the mature software of other operation teams in the market, our main force is college students. For technical managers, college entrepreneurs may have a prominent place in ideas and communication, but they are still lack of practical ability in finance, marketing, technology and management. Entrepreneurs and losers basically have problems in management, including arbitrary decision-making, lack of information, unclear concept, worry about gain and loss, improper employment, ignoring innovation, eager for quick success and instant benefit, blindly following the trend, weak will and so on. In particular, college students, a relatively special group, have single relevant professional knowledge, insufficient cost and capital strength, and their practical experience ability and psychological quality in the face of crisis need to be improved. Compared with social people, they exacerbate the risk of management to a certain extent.

Therefore, when the app is put into operation, we will also pay attention to the vocational skills training of relevant technicians, such as personal management and professional ability as a hard foundation. We will seize the opportunity to share and exchange experience with successful enterprises.

### 5.3. Team

The main body of the entrepreneurial team comes from the students of Anhui University of Finance and economics. The college students who have just entered the society are inevitably weak in mind and may not consider their behavior thoroughly. The internal decision-making or other contradictions of the team are also unpredictable.

A good platform is inseparable from the good cooperation of the team. An excellent team is the basis for the operation of the platform. Maintain the stability of the team, formulate a clear reward and punishment system, achieve the purpose of promoting the improvement of execution, pay attention to the creation of team culture, so as to establish a good style image and drive the team atmosphere. At the same time, actively cultivate reserve talents, ensure that the platform operates properly during operation and avoid the risk of mistakes.

#### **5.4. Market**

In the early stage of entrepreneurship, E-commerce not only has the risk of instability of consumer groups, but also needs to face problems such as publicity and sales market acceptance from time to time. Because the form of this app in the market is not mature enough to establish complete trust among consumers, it is not conducive to subsequent development.

Our app has pertinence and particularity in consumer groups, and has no advantage over other targeted groups in the market. However, our original intention in designing the app is not to cover a wide range of fields, but to operate deeply, accurately and accurately. Considering that the technology of college students in all aspects is not mature enough and there are fewer consumer audiences, which is more conducive to the success and perfection of our practical operation, we are confident that with the efforts of all parties, we will turn the disadvantage of narrow audience area of APP market into its foothold advantage.

In terms of publicity and sales, we will follow the trend of the times, take the more frequently used and effective online publicity as the main body, supplemented by offline publicity. We will give full play to the characteristics of APP software both in operation and after-sales, timely deal with the feedback information after sales and user use, and regularly maintain and improve the system, Let users achieve the ultimate sense of experience in the sense of use, so as to establish a stable brand image.

#### **5.5. Competition**

Looking for a blue ocean is a good start for entrepreneurship, but not all new entrepreneurs can find a blue ocean. Moreover, the blue ocean is only temporary, so competition is inevitable. How to face the competition is something that every entrepreneur should consider at any time, especially for new entrepreneurs. If the industry chosen by entrepreneurs is a highly competitive field, they are likely to be strongly excluded by their peers at the beginning of entrepreneurship. We should consider how to deal with the cruel competition from our peers, which is our necessary preparation.

For entrepreneurs with long-term development goals, their goal is to continuously develop and expand the platform. Therefore, whether the platform has its own core competitiveness is the main risk. A platform that relies on other people's products or markets to win the world will never grow into an excellent platform. Core competitiveness may not be the most important issue at the beginning of entrepreneurship, but it is the most important issue to seek long-term development. Platforms without core competitiveness will eventually be eliminated.

In today's predatory market, there will be competition in any field with demand. For new entrepreneurs, they have to work hard and be flexible. It is a necessary means to confront the competitive risk that how to attack the other party against the weak aspects that cannot be derived from the competitor, or change the angle and change the competitive relationship after fully considering the interests, so as to avoid the situation of "hurting the enemy a thousand and losing eight hundred".

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