



Business Plan

Brazulaca – Innovative Language School, Polish Course for Portuguese Speakers

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Final Dissertation submitted to Instituto Politécnico de Bragança
to obtain the Master Degree in Entrepreneurship and Innovation

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Bragança, June 2021



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Resumo

Há muitas pessoas que falam português e querem aprender polaco, mas há muito poucos materiais de estudo disponíveis na Internet. Os métodos tradicionais de ensino de idiomas, baseados no estudo de regras gramaticais e listas de palavras únicas, não são eficientes. É necessário utilizar técnicas inovadoras testadas e divulgadas em estudos científicos nos últimos anos. É por isso que foi criado o Brazulaca, um curso de polaco para falantes de português. Após uma breve estrutura teórica sobre métodos de aprendizagem de línguas e a procura por um curso, é apresentado um plano de negócios que tem como principais objetivos: (1) apresentar a ideia de negócio em que se baseia o Brazulaca, um curso de polaco para falantes de português que utiliza técnicas eficazes e inovadoras de ensino e aprendizagem de uma língua; (2) descrever a estratégia de marketing e vendas da empresa; (3) analisar a viabilidade financeira e económica do negócio. As ferramentas que foram utilizadas para apresentar e avaliar a empresa são as que normalmente são utilizadas para fundamentar a criação de um negócio e preparar um plano de negócios. Foi feito um estudo de mercado para obter informações sobre clientes, clientes potenciais, procura do mercado e, também, sobre a concorrência. Foi utilizado o modelo de análise económica e financeira do IAPMEI para preparar o plano financeiro da empresa. A análise de mercado mostra que a atividade e os serviços da Brazulaca são importantes e necessários. O plano financeiro comprova a rentabilidade e a viabilidade do negócio.

Palavras-chave: Ensino à distância, Métodos de ensino, Aprendizagem de idiomas, Língua polaca, Plano de negócios

Abstract

Many people speak Portuguese and want to learn Polish, but there are very few materials available on the internet. The traditional methods of teaching languages based on studying grammar rules and lists of single words are not efficient. It is needed to use innovative techniques based on the last year's published scientific studies. It is why Brazulaca, a Polish Course for Portuguese speakers, was created. After a brief theoretical framework about language learning methods and demand for a mentioned course, is presented a business plan that has as the main objectives: (1) to present an idea of Brazulaca business, a Polish course for Portuguese speakers which uses effective and innovative techniques of teaching and learning a language; (2) to describe the marketing and sales strategies of the company; (3) analyse the financial and economic viability of the business. The tools that were used to present and evaluate the company are the ones that are usually used to create a business and prepare business plans. A market study was made to obtain information about clients, potential clients, market demand, and competition. An economic and financial analysis model from IAPMEI has been used to prepare the company's financial plan. The market analysis shows that the activity and services of Brazulaca are important and needed. The financial plan proves the profitability and viability of the business.

Keywords: Distance Learning, Education Methods, Language Learning, Polish Language, Business Plan

To young entrepreneurs: always believe in yourself and your dreams. Make your ideas happen.
Never give up. This way you may change the world.

Acknowledgments

Firstly, I want to thank the university, IPB (Polytechnic Institute of Bragança) for the privilege of doing a new, completely practical and really interesting course which is Entrepreneurship and Innovation. It gave me a different perspective of seeing the process of learning.

Secondly, I want to say thank you to my supervisors – professor Alcina Nunes and professor José Carlos Lopes – for all the support and help at elaboration of this work, valuable advices and recommendations and the best guidelines possible.

To all my teachers from Master's degree studies, especially to professors Ana Isabel Pereira and Vera Ferro Lebres, for the opportunities given to the students, for all the support and dedication.

To all my friends from the university, especially the English team – Nathalya Reis, Jaime Hare, Yasmine Challouf, Iness Chaabane and DJ TiLulu. It was a very special time for me. Thank you for the conferences, Watch&Eat events, hackathons and all the time we spent together.

To my family, for all the love, care, support. Thanks to my parents, Beata and Maciej Zaworski, for believing in me, for help and possibility to study in Portugal. Without you I would not be a person I am. Thanks to my brother, Piotr Zaworski, for a lot of inspirations and new ideas. Thanks to my grandparents, Elżbieta and Edward Kozłowski for all the help and support during my studies and in creating Brazulaca. You knew even before my Erasmus exchange in 2018 that I would do the Master's degree in Portugal. Thanks to my grandparents Zofia and Wojciech Zaworski for supporting me in all my decisions and actions.

To Christian Lemes Amolaro, my husband. For everything – love, care, days and nights of working together, inspiration, motivation and being beside me. You make me the happiest woman in the world.

Finally, I would like to thank God for the life opportunities I have been given. For the experience of studying abroad, learning a new language, meeting incredible people and opening a company that enables dissemination of Polish language and culture, helping people to return to their family roots, working together with my husband and travelling.

Abbreviations and Acronyms

ALIQ – Rate indicated in the corresponding annexe of the Internal Revenue Service (a percentage over the taxable base, it depends on the amount – brackets – of the total income/turnover)

BRL – Brazilian currency

CIT – Corporate Income Tax

CNAE – Classificação Nacional de Atividades Económicas (the National Classification of Economic Activities in Brazil)

EBIT – Earnings before interest and taxes

EBITDA – Earnings before interest, taxes, depreciation and amortization

IAPMEI – Instituto de Apoio às Pequenas e Médias Empresas e à Inovação (Institute of Support to Small and Medium Enterprises and Innovation)

IPB – Instituto Politécnico de Bragança (Polytechnic Institute of Bragança)

IRR – Internal Rate of Return

NPV – Net Present Value

PD – Value to be reduced (depends on the type of activity and total income)

PLN – Polish currency

RBA12 – Gross revenue accumulated over the previous 12 months

ROE – Return on Equity

ROI – Return on Investment

VAT – Value Added Tax

WACC – Weighted Average Cost of Capital

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Introduction

Due to the fast progress of technology and science and easy access to information, several innovative educational methods appeared nowadays. Unfortunately, the methods used in schools and courses of foreign languages continue using traditional methods based on teaching grammar rules and words lists. Those methods are not very efficient and people spend a lot of time learning a language, still not being able to communicate with native speakers.

Nowadays, the active use of innovative techniques in teaching and learning languages is needed. It is beneficial for both students and teachers. Short lectures, simulation, role playing, introducing social media, pooling and active learning strategies are the examples of innovative education methods. All of those techniques make the students more engaged and motivated, making the learning process more effective. One of the most important factors of learning a language effectively, is having communicative skills as an objective. It is important to use a mix of strategies of learning a language. Those strategies include: creating mental linkages; applying images and sounds; receiving and sending messages; guessing intelligently; arranging, planning your learning and evaluating learning. Nowadays, it is fundamental to include e-learning and technology to make the materials more engaging.

At the same time, there are plenty of possibilities of traveling around the world, knowing new people from other countries and continents, and discovering information about family's ascendants. They are readily available. Then, more and more people want to learn a foreign language to travel, meet new people, and visit places where their families used to live. Among them are Brazilian, who are travelling, meeting Polish people, getting married to them, and children of Polish descendants living in Brazil. Nowadays, those two groups want to learn the Polish language to communicate with their families in Polish and maintain the tradition and culture of the family.

However, it is quite difficult to find materials or courses to study Polish using the Portuguese language. The resources are minimal, including those available on the internet. It is not easy to find Polish courses or teachers whose methods are innovative and efficient, based researches of the last years and concentrated on teaching communication skills. This is the reason why Brazulaca was created. It is a company that offers an online Polish course for Portuguese speakers, in which the main objective is to teach the students how to communicate in Polish. The methods of teaching are based on innovative education techniques and efficient foreign language learning methods.

Therefore, this work aims to develop a business plan to analyse and evaluate the above-mentioned business idea's economic and financial viability. The operational objectives are: (1) present the business idea of Brazulaca (a Polish Course for Portuguese speakers which uses effective and innovative techniques of teaching and learning a language); (2) develop the marketing and sales strategy for the business; (3) analyse the financial and economic viability of the business.

A brief literature review allowed referring to the analysis of the main topics of this study. After, was made research based on the objectives mentioned above. The techniques used to describe the business idea and elaborate the company's business plan include tools as the CANVAS model, the SWOT analysis, and the PESTEL analysis. They allowed analysing the company's resources, market, and external environment, making it possible to plan the business plan's development in the best possible way. For the development and analysis of the financial plan, the IAPMEI's Financial Economic Analysis Model has been applied as well the Live Plan program.

The work is structured and based on the following points: after this introduction, point one is dedicated to a brief theoretical framework on innovative education, distance learning, language learning and teaching techniques, and the Brazulaca method; in the next point, the business plan itself is described (including market analysis, marketing and financial plan); finally, the main conclusions are presented.

1. Theoretical Framework

Considering the fact that the work is focused on a company, which main service is and is going to be an online Polish course for Portuguese speakers in which there are used innovative methods of teaching a language, there is presented a brief theoretical framework on innovative education methods, distance learning, language teaching techniques and method used in the mentioned Polish course.

1.1 Innovative Education Methods

In the 21st century, world education and pedagogy changed very significantly. The most visible fact is the inclusion of digital technologies in learning. Teaching and learning changed because memory, attention and thinking are different in the modern generation. The process of teaching nowadays needs to include e-learning. Innovative teaching methods involve new ways of teacher-student interaction and innovation, namely the introduction of practical activity in the process of mastering educational material. The innovative learning methodology is focused on a personal-oriented approach. The active use of innovative teaching strategies is needed nowadays. A teacher's innovative methods motivate the students' cognitive activity and creativity (Mynbayeva et al., 2018).

Examples of innovative teaching and learning methodologies include a short lecture, simulation, role-playing and problem-based learning. Moreover, one way to make a teaching process more interesting is to introduce technology, making the pedagogical materials more engaging. Introducing social media and pooling into the process of learning makes the students more engaged. There are many tools the teacher can offer to students and spur an innovative mindset. Innovative teaching and learning are beneficial for both students and teachers (Naga Subramani & Iyappan, 2018).

As mentioned, one of the innovative education methods comprises active learning. Active learning is grounded in the constructivist learning model, which emphasizes students' active engagement to create understanding (Dexter et al., 2020). Teaching based on active learning leads to better student performance. Active learning can take many forms, from interactive course design or workshops to occasional student-centred activities such as small group problem solving, worksheets, personal responses to challenges (Darnell & Krieg, 2019), public answer system and multiple answer questions (Koretsky et al., 2018). One form of active learning involves competition – competitive active learning. Research shows that competitive active learning is beneficial, leading students to active participation and increased motivation. Students found the competitive active learning experience positive, motivated to think "outside the box" and try different approaches. Competitive active learning also increased student engagement and performance (Kapoor et al., 2018).

1.2 Distance Learning

Online learning is a learning experience using different devices (as mobile phones or laptops) with internet access. Students can be anywhere to learn and interact with instructors and other students (Singh & Thurman, 2019). Online learning can make the teaching-learning process more student-centred, more innovative, and more flexible. There are many strengths of online learning. Some of them are: (1) time and location flexibility, (2) catering to a broad audience, (3) wide availability of courses and content, and (4) immediate feedback. Among the opportunities, there is the scope for innovation and digital development, the innovative pedagogical approach, and the users of any age. However, there are also some weaknesses, like technical difficulties, time management, distractions, confusion, and challenges like education quality (Dhawan, 2020).

In comparison with face-to-face classes, online learning is more demanding for students to control their learning behaviour. The format of online learning increases students' motivation and improve their achievements. Students generate motivation to initiate and continue learning and then use cognitive and metacognitive strategies to regulate the learning process. Students who have more incentive to learn use to learn more actively, using a variety of techniques. Online learning strategies play an essential role in online language learning (Lin et al., 2017).

The satisfaction of students with distance learning is relatively high (Lin et al., 2017; Markova et al., 2017; Martín-Rodríguez et al., 2015). A high level of satisfaction increases the probability of success in the learning process (Martín-Rodríguez et al., 2015). Students are positively motivated to do an online course. However, there are some difficulties to manage, such as low self-organization, sense of isolation, and lack of effective interaction, which can decrease students' satisfaction with distance learning instead of high motivation. That is why in online teaching, the attention and commitment on the professors' side are extremely important. Relevant course content, student support, interaction and assessment techniques are the critical issues in effective distance learning (Markova et al., 2017).

1.3 Language Learning and Teaching Techniques

There are many methods of teaching a foreign language. One of them, still widely used, is a grammar-translation method. It is focused mainly on teaching grammar. Then, the principal skills a student gets are reading and writing. It creates students' frustration because it is connected with "memorizing endless lists of unusable grammar rules and vocabulary", and it does not teach real communication skills (Liu, & Shi, 2007, p. 69).

There are many different research and strategies for learning languages described by Shi (2017). In most of them, the author states that having communicative skills as an objective plays a key role in learning a new language. It is also shown that teacher support, repetition, cooperation, and using various

strategies while learning a language are important factors. Teachers should provide students access to adequate methodological resources and appropriate strategies of learning and guidance. This way, the students will have more motivation and confidence what results in progress and success.

The methods of learning and teaching languages can be divided into direct strategies and indirect strategies (Ranjan, & Philominraj, 2020).

Among direct strategies, there are:

- Memory strategies: creating mental linkages, applying images and sounds, reviewing well and employing actions;
- Cognitive strategies: practising, receiving and sending messages, analyzing and reasoning, creating a structure for input and output;
- Compensation strategies: guessing intelligently, overcoming limitations in speaking and writing.

Among indirect strategies, there are:

- Metacognitive strategies: centring your learning, arranging and planning your learning, evaluating your learning;
- Affective strategies: lowering your anxiety, encouraging yourself, taking your emotional temperature;
- Social strategies: asking questions, cooperating with others, empathizing with others.

It is essential to use not only one but a mix of those strategies because the research shows that students who use a more comprehensive range of methods have a chance to become more proficient (Habók, & Magyar, 2018).

There are twelve key features of language learning strategies identified by Oxford (Oxford, 1990) and repeated by Shi (Shi, 2017). Some of them are presented in Figure 1.

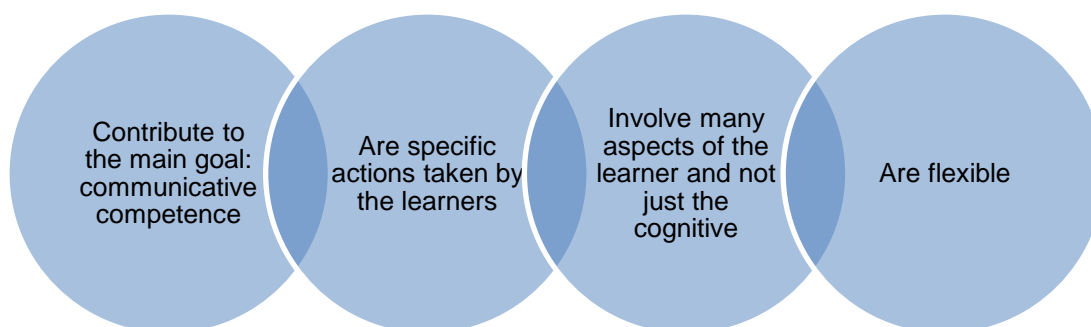


Figure 1. Key features of language learning strategies.

Source: Author's elaboration based on Oxford (1990).

There is a book written by Sandra Scholtz – a Polish polyglot and teacher of different languages – in which there are described some important techniques and points of learning a foreign language (Scholtz, 2021). One of the principal methods of effectively learning a language is to know the melody of it. It can be done by listening to music, audiobooks, and stories for children, watching series. It is mentioned that, following children learning their mother tongue, firstly it is needed to listen a lot and start to understand the foreign language.

An important factor described in the book (Scholtz, 2021) is also planning. There are a few steps to do to plan well the language learning process. The steps are presented in Figure 2.

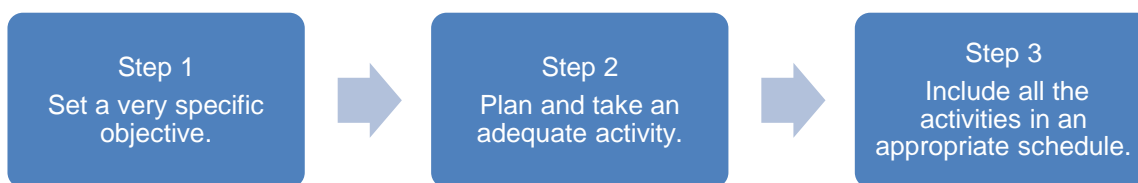


Figure 2. Steps to plan well the process of learning a language.

Source: Author's elaboration based on Scholtz (2021).

The part of arranging and planning the learning planning, which is one of the indirect strategies (Ranjan & Philominraj, 2020), is crucial in the process of foreign language learning (Scholtz, 2021).

There is one technique that improves memorization of a material that is being learnt. The technique is the spaced repetition. It uses a repeated review of content based on a mathematical algorithm to improve information retention (Tabibian et al., 2019). An application entitled "ANKI" is a tool that can help with the learning process, which leads to efficient memorization (Duong, 2020). It is based on the system of spaced repetition. This technique is also used in foreign language learning. Research shows that spacing enhances learning and retention of words and grammar in both adults and children (Smith & Scarf, 2017).

The method of teaching Polish described in this business plan is based on effective and innovative methods described above and on experience in learning foreign languages by one of the creators of the company. The name of the company is "Brazulaca" and the method of teaching is called "Brazulaca method."

1.4 Brazulaca Method

Brazulaca method is different from traditional methods, which are concentrated on teaching grammar rules and learning words lists. Brazulaca Method is based on experience at learning foreign languages of one of the promoters (myself, Marta) and the scientific research described above.

The first and fundamental point is that the focus of Brazulaca is to teach how to communicate in Polish. As mentioned before, having communicative skills as an objective plays a key role in learning a new language (Shi, 2017). Oxford defined contributing to communicative competence as one of the key features of language learning strategies (Oxford, 1990). In the Brazulaca method, firstly, the students concentrate on reading and listening, then listening and speaking mainly – as in the audio-lingual method – and as the last one in writing.

The other point of the Brazulaca Method is that the students have access to the classes and materials to study and music, radios, audiobooks, videos, and movies in Polish recommended by Brazulaca in the course. Thanks to that, they get used to the melody and sounds of the language and, at the same time, they learn a little bit of Polish culture. As a Polish polyglot Sandra Scholtz mentioned, firstly, it is needed to listen a lot and start to understand the foreign language by listening to music, audiobooks, and stories for children, watching series (Scholtz, 2021).

Brazulaca Method uses a variety of direct and indirect strategies of teaching a language to make the process of learning more effective. Among direct strategies used in Brazulaca Course, there is memory - applying images and sounds, reviewing well and employing actions; cognitive (practising, receiving and sending messages) - and compensation strategies (guessing intelligently, overcoming limitations in speaking and writing). Among indirect strategies, there are: metacognitive (arranging and planning the learning, evaluating the learning), social strategies (asking questions, empathizing with others). It is important to use a mix of those strategies because students who use a wider range of strategies can become more proficient (Habók & Magyar, 2018). All of this is applied in the course in the form of videos, audios of Polish native speakers, pronunciation exercises, conversation exercises, quizzes and revision exercises, sessions of questions and answers, a community of students and a plan for each week of studies.

There are two important tools used in Brazulaca Course. One of them is to acquire new vocabulary by memorizing sentences – ANKI – the application based on spaced repetition. It helps in the learning process (Duong, 2020) and improves the retention of information (Tabibian et al., 2019). The second one is multiple answer questions, which are active learning methods (Koretsky et al., 2018). As it was mentioned before, active learning leads to better student performance (Darnell & Krieg, 2019).

2. Business plan

The business plan is a crucial part of planning and analyzing a business. Not depending on the reason for creating it (need of backing, need of selling or need of creating a business), “well thought out and carefully structured business plan is the key to the long-term success of any business” (Record, 2009, p. 1). A business plan describes and analyzes a business and provides information on the company's future (McKeever, 2017). The business plan below contains the company's description, its strong and weak characteristics, team, services and objectives. Appendix 1 presents the Business Model Canvas of Brazulaca. Appendix 2 presents the developed Brazulaca's PESTEL analysis.

2.1 Company description

This part presents the business idea, the need to create Brazulaca and its services, objectives, mission and vision, and SWOT analysis.

2.1.1 Executive summary

It is going to describe in this business plan the Brazulaca Company. It is a small company registered in Brazil in 2020 in the area of teaching languages, which uses innovative education methods based on the newest research and personal experience in learning foreign languages. The mission of Brazulaca is to promote the Polish language, make available educational materials, encourage Polish learning, and create a link between Poland and Portuguese-speaking countries (mainly Brazil). The main activity of Brazulaca is teaching the Polish language to Portuguese speakers through the internet. It is done through Brazulaca's social media (Facebook, Instagram and YouTube), where videos with Polish classes, curiosities about the Polish language and culture, and quizzes are published almost every day. Those materials are free and it is the way of reaching the target market.

The main service and source of income of Brazulaca is an intensive Polish course online to teach students how to communicate in Polish in everyday situations which can occur during a trip to Poland. The methods of teaching are different from traditional ones focused on teaching grammar rules. Brazulaca method is a mix of innovative and efficient teaching techniques based on scientific research and personal experience. The course is divided into few parts. In the first one, the students focus on listening and reading, then they start to speak and only at the end they start to write. During all those phases, the students make an immersion in the Polish language to get to know its melody and get used to sounds and sentences construction. The materials available for students are, for example: Polish classes, texts in Polish, native speakers audios, pronunciation exercises, conversation exercises, revision exercises, quizzes and recommendations of music, videos, movies and radios in Polish. Apart

from that, during all the course, the students have all the support they need to ask questions and clarify doubts, including weekly meetings of questions and answers sessions with a Polish native speaker.

There are very few resources to learn Polish for people who speak Portuguese. At the same time, there are a lot of Portuguese speakers who want to learn Polish. The clients and followers of Brazulaca are mostly descendants of Polish people who migrated to Brazil. They want to learn Polish to maintain family tradition and culture. Some Brazilians live in Poland or want to live in Poland because of their Polish partners or studies and work. They want to learn Polish to be independent, make new friendships and be more self-confident.

The company was created in 2020 by Marta Beata Amolaro and Christian Lemes Amolaro. Marta is a Polish student of a Master degree in Entrepreneurship and Innovation, interested in learning and teaching foreign languages, with experience at doing education projects. Responsible for content production and public relations. Christian is a Brazilian engineer interested in marketing digital, responsible for marketing, the technical part of the course and financial management. Until now, there are no more employees in the company.

As a company started the activity in 2020, there are already the first achievements. The channels in social media are already working with about 5.000 followers and 200 Polish classes in total. There are almost 80 students in the intensive Polish course divided into 4 groups. The first version of the course is already completed and now there is being created the second, improved, version.

Financially, Brazulaca Company has no necessity of looking for any external source of financing to start the economic activity. The promoters have all the capital needed. In the table below (Table 1) are presented financial projections for the next five years.

Table 1. Financial projections of Brazulaca

Brazulaca	2021	2022	2023	2024	2025
Sales	191.280 BRL	358.920 BRL	670.560 BRL	958.200 BRL	1.509.480 BRL
Net Profit before Tax	17.984 BRL	74.714 BRL	222.828 BRL	414.767 BRL	727.506 BRL
Net Profit	12.768 BRL	53.047 BRL	158.208 BRL	294.485 BRL	516.529 BRL
Investment	7.020 BRL	1.500 BRL	2.000 BRL	1.500 BRL	2.000 BRL
Employment	92.664 BRL	138.996 BRL	185.328 BRL	185.328 BRL	231.660 BRL

Source: Author's elaboration.

2.1.2 Company description

Brazulaca is a company whose main activity is in education, more precisely – teaching languages. The company's main objective is to teach the Polish language to Portuguese speakers through an online Polish course.

There were created Brazulaca's channels on social media (Facebook, Instagram and YouTube). Here are frequently posted free videos, curiosities, quizzes connected to the Polish language, and sometimes Poland's history or culture. Besides that, there is a Polish course for those who want to study more intensively and for more time.

The name of the company is "Brazulaca". It was created by two people Marta Beata Amolaro and Christian Lemes Amolaro.

The company's activity codes (in Brazil, it is CNAE¹) are: (1) 8593-7/00 – the main one is directly connected with the company's main activity; (2) 7319-0/02 and 5819-1/00, which are needed due to the services channel.

The company is registered in Brazil, as "Microempreendedor Individual" (from Brazilian Portuguese: *Individual Micro empreendedor*) and in the next years is going to be "Simples Nacional" (from Brazilian Portuguese: *Nacional Simple*). In the first type of company, the only expense of the company is of 60 BRL/month, independently of the company's income value. The limit of the company's income is 81.000 BRL/year, and the creator can have only one employee. There can be more employees in the second type of company, the limit of income is 4.800.000 BRL, and the taxes depend on the company's area and income. In this Business Plan, especially in the financial plan, the company will be considered "Simples Nacional".

There is also a company dominium on the internet: www.brazulaca.com.br. Here, people can easily find information about the company, its activities and sign up for an intensive Polish course.

To sum up, the main data of the company are:

- Name: Brazulaca
- Contact: brazulaca@gmail.com
- CNAE:
 - 8593-7/00 – languages teaching (*ensino de idiomas*)
 - 7319-0/02 – sells promotion (*promoção de vendas*)
 - 5819-1/00 – editing registrations, lists and others graphic products (*edição de cadastros, listas e outros produtos gráficos*)
- Legal Form: Simples Nacional (from Brazilian Portuguese: *Nacional Simple*), one of the types of a company in Brazil with the limit of income 4.800.000 BRL.
- Internet: www.brazulaca.com.br
- Social media:
 - YouTube: <https://www.youtube.com/Brazulaca-AprenderPolonês> (Figure 3)

¹ CNAE (*Classificação Nacional de Atividades Econômicas*) the National Classification of Economic Activities is the official classification adopted by Brazil's National Statistical System and by federal, state, and municipal agencies that manage administrative records and other institutions in Brazil.

- Facebook: <http://www.facebook.com/brazulaca> (Figure 4)
- Instagram: <https://www.instagram.com/brazulaca> (Figure 5)

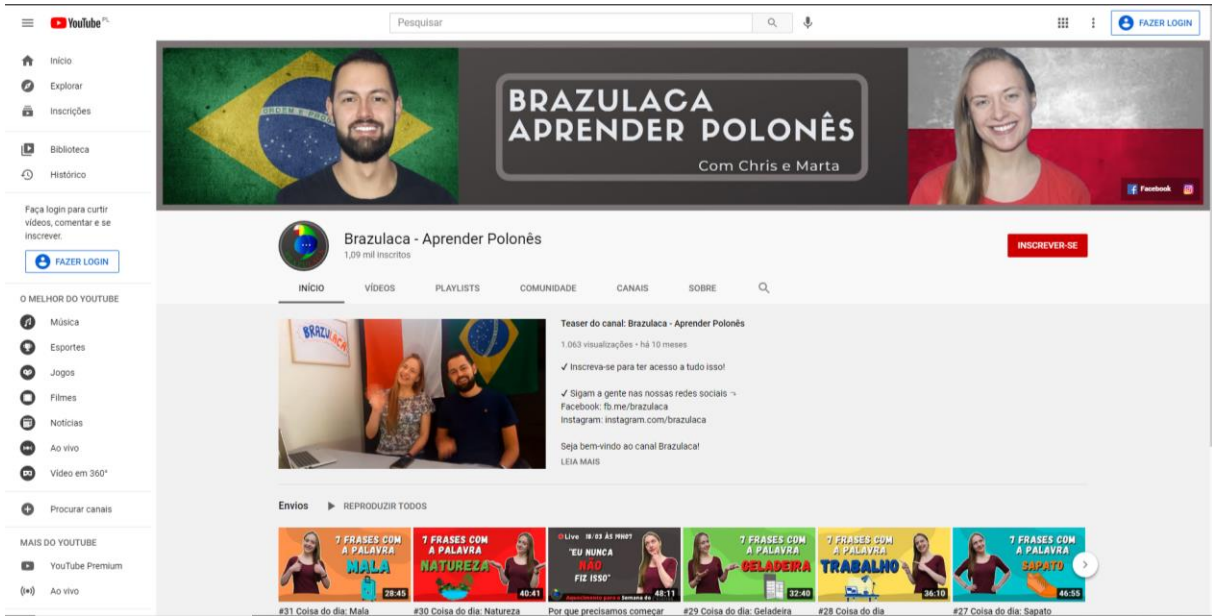


Figure 3. Brazulaca's YouTube channel.

Source: <https://www.youtube.com/Brazulaca-AprenderPolonês>.



Figure 4. Brazulaca's Facebook page

Source: <http://www.facebook.com/brazulaca>.

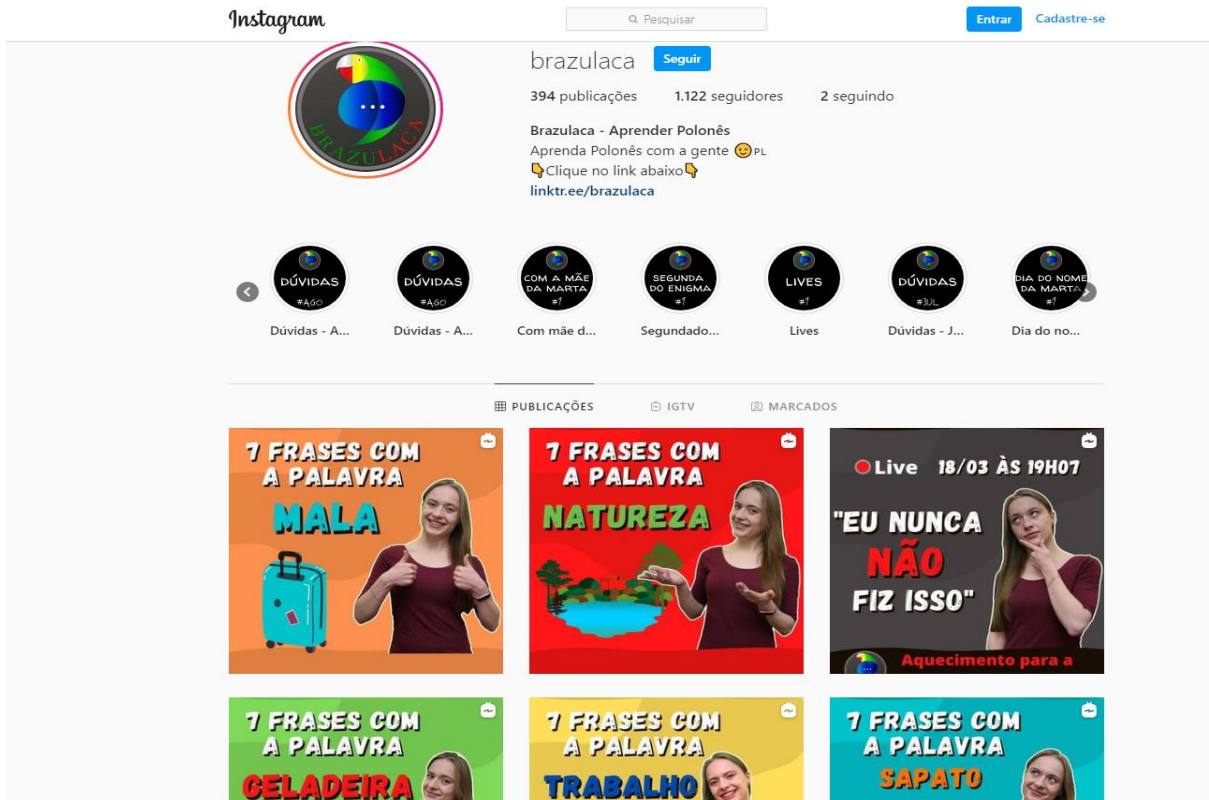


Figure 5. Brazulaca's Instagram page

Source: <https://www.instagram.com/brazulaca>.

2.1.3 Problem

There are 1.5-3 million Polish descendants in Brazil (Mazurek, 2019). They live principally in the South of Brazil. After Germans and Italians, Poles are the third-largest non-Portuguese European ethnic group living in southern Brazil (Dvorak, 2013). Polish migration to Brazil was related to political and economic changes in the Europe and Americas. There was an agriculture crisis because grains that had been produced and distributed in Europe by Poland started to be produced in Canada and the USA to be sold for a lower price in Europe. Consequently, the price of grains in Europe went down. Many Polish people from territories of German, Austrian and Russian occupation had to leave their villages and look for a job outside. At the same time, in Brazil, after the abolition of slavery, there was an urgent need for people to work with agriculture that was passing through a modernization process. There were some companies responsible for taking European people to Brazil. At the end of the XIX century, more than 25 thousand people migrated from Poland to Brazil. It was during times of *Brazilian flu* (in Brazilian Portuguese: *febre brasileira*). Then, in 1910-1911 more than ten thousand Poles emigrated from Poland and went to Brazil (Bielenin-Lenczowska & Stapor, 2017).

The Polish language is, for Poles, one of the essential components of Polishness. It has always been that way. There is a visible tendency to perceive language as a primary identity component (Tambor, 2020). The language is still very important for Brazilians of Polish descent. The Polish language is cultivated by the elderly. There are few young people, let alone children, who speak Polish freely. This is due to several factors, such as the lack of possibility to teach/learn the Polish language, a high rate of people's mobility and ignorance of the written code (Bielenin-Lenczowska & Stapor, 2017). Today's adults speak Polish very well, but their children speak no Polish at all. Their knowledge of the language of their grandparents and parents is limited to understanding the most straightforward messages. The loss of language in these families is sudden and radical (Tambor, 2020).

For a long time in Brazil (several generations), the Polish language system has been maintained under very unfavourable political conditions (that generated ethnic language use prohibitions). There are interesting linguistic facts that repeat themselves in several people's enunciations – the words transferred to the Polish language from Portuguese with characteristic Polish endings and pronunciation (Tambor, 2020). However, it was verified that many people look monthly for Polish course on the internet. According to the Google tool "Google Planner", in August of 2020, there were about one thousand people who put "aprender polonês" (from Brazilian Portuguese: learn Polish) in Google, which shows that there is an interest in learning Polish being showed by Portuguese speakers.

One of the creators of Brazulaca started observing that in Brazil, many descendants of Polish emigrants want to learn Polish. They want to maintain the language in the families, get Polish citizenship or some other documents, and go to Poland to visit the country of their origin and speak only in Polish. There are about 1.5-3 million people of Polish descent living in Brazil (Mazurek, 2019).

Unfortunately, it is very difficult to find some materials to learn Polish, knowing only Portuguese. There are many different videos available on the internet, but the majority of them are in English. The few materials that are possible to find in Portuguese are not usually focused on communication and do not necessarily use innovational and effective teaching methods – for example, videos focused only on Polish grammar, some random Polish words in one lesson. Moreover, some people are not Polish and teach the language, giving incorrect information. More precisely, it was found on the web a person with a channel on YouTube wanting to sell a course of Polish, who was teaching names of some months in Polish and the way he was saying and writing them was wrong.

2.1.4 Solution

The solution to all of the previously observed problems is Brazulaca. Two young entrepreneurs created it – me (Marta), a native Polish, speaking Portuguese fluently, and Christian, Brazilian, Portuguese native speaker.

There were created channels in the social media – Facebook, Instagram and YouTube, on which there are being posted materials to learn Polish every day. The materials are, for example, Polish video lessons, lives about Poland and the Polish language, riddles to unravel and quizzes (Figure 6).

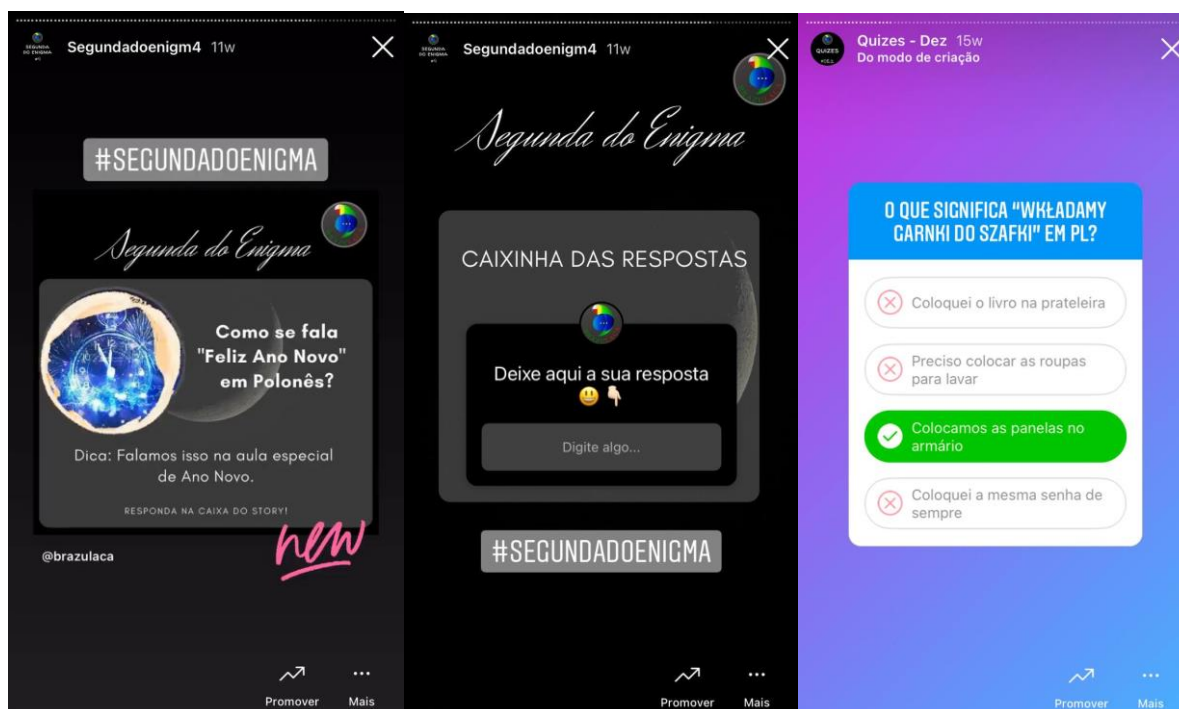


Figure 6. Example of materials posted on Social Media: riddle and quiz

Source: Brazulaca's Instagram (@brazulaca).

There is a more complete solution for those who want to learn Polish more intensively. Brazulaca offers an intensive Polish course. The students have access to a platform with classes and materials to study Polish. The lessons are organized in steps that lead a student from “zero” to a level that they can communicate only in Polish during a trip to Poland. In the final of the course, the participants know how to ask for help in the airport, take a taxi, buy a bus ticket, make a reservation in a hotel, do shopping, order food in a restaurant, etc.

Brazulaca created a direct bridge for Portuguese speakers that want to learn Polish. Apart from that, all the materials are prepared by a Polish native and a Portuguese native, so the followers and course participants can be sure that they are learning sentences and expressions used nowadays by Polish people.

As one of the partners, I have always been interested in, and I have some experience at teaching (foreign languages too) and at doing educational projects. Moreover, teaching a language using Brazulaca

method is effective because it is based on the techniques I used to learn Portuguese by myself and become fluent in one year. I am also always looking for some innovative and effective ways of teaching and learning Polish, doing research on the internet, and talking and discussing with people who learn and teach Polish and other foreign languages.

The strategies of learning a foreign language are: memory, cognitive, compensation, metacognitive, affective and social strategies which include different actions and ways of learning (Ranjan & Philominraj, 2020). It is important to use a few of them at the same time to have the best results (Habók & Magyar, 2018). Students who learn a language actively, using various strategies, are more motivated to study and obtain better results (Lin et al., 2017). It is why Brazulaca uses many of them together. Furthermore, Brazulaca's method is concentrated on teaching how to communicate in Polish instead of teaching grammar rules. Communicative competence is one of the key features of language learning strategies (Oxford, 1990; Shi, 2017).

2.1.5. Services

Brazulaca's main activity is teaching the Polish language to Portuguese speakers. The services are delivered through an online Polish course, where the students have access to recorded lessons and materials are available for students. Some materials are being published for free on social media, which is a part of the company's marketing.

The company is registered in Brazil. There are three main reasons for that:

- 1) The majority of the customers and target market are from Brazil.
- 2) Conditions of having a company in Brazil are better than in Poland or Portugal, the bureaucratic processes are more manageable, and the taxes are lower.
- 3) One of the creators being Brazilian, knows already how it works to have a company there.

All the activity is being done through the internet. It gives a possibility of connecting people who want to learn Polish from different parts of Brazil or even worldwide. It would not be possible to join Brazulaca's students together in the same place, personally, because of the distances. People are living in many different states of Brazil, in Poland, in the United Kingdom and even in Canada. An online course has considerable value for the students, who can do classes and tasks wherever and whenever they want and repeat the lesson as often as possible. The founders can also work from anywhere, and there is a possibility of scalability of the service. Finally, an online course is very important nowadays, during pandemic times, when nobody knows when it will be possible to go to a school or not.

The solution proposed by Brazulaca is different because it makes a direct bridge between Polish and Portuguese. A majority of materials to learn Polish are readily available in English. But there are only a few resources that make it possible to learn Polish for people who can only speak Portuguese. The

company's focus is to teach how to communicate in Polish, so Brazulaca is hugely concentrated on delivering practical materials that prepare people to visit Poland, live there, and deal with legal issues.

There have been many positive comments and messages in Brazulaca's videos and posts from the followers. They say that they are pleased with the company's resources because the language is being taught funnily and practically and because students can adjust the course to their routine and needs. There is very positive feedback from the students who compliment the way the course is taught, the explanations, the additional learning materials, and the course's organization. All the video lessons and materials are always available on a platform. The students can do the classes at any moment they want to and repeat the classes or exercises as many times as they desire.

The company's weak point is that none of the creators has graduated any language courses, so for some people looking for someone with graduation, Brazulaca is not an option. However, studies about effective teaching languages and Polish strategies are being done to deliver the possible best recourses to the clients. All the content and teaching of the Brazulaca course are consulted with people who have years of experience teaching English in Poland and giving university lectures. Moreover, during the next two years, it is planned to have at least one person in the team with language courses graduation.

The second weak point is that the company does not offer (for now) individual classes, so some needs of our clients or potential students are not met. For solving this problem, the students can send a message with a question or doubt and get the answer during one weekday, at the maximum. When needed, there is a possibility to make an individual online meeting with a Brazulaca's course participant to solve technical problems.

In the future it is planned to render services of translation, individual conversations and classes, information and help about some law issues connected with arranging and acquiring documents like citizenship and organising trips between Poland and Brazil, by creating partnerships with tourism agencies, doing some qualification courses and employing new Polish teachers and lawyers. There is already one tourism company in Brazil that organizes trips between Poland and Brazil – "Pallotti Tour". The guide contacted Brazulaca in 2020, offering collaboration. The companies have done some lives together on social media, about tourism in Poland and Polish language. Moreover, there is a trip to Poland being organized by Brazulaca and Pallotti Tour. Brazulaca's part is to participate in sightseeing and give some Polish classes to the participants during the trip.

2.1.5 Brazulaca Polish Course

The Brazulaca Polish Course is going to have, in total, 30 modules to be completed during 30 weeks (1 module for each week of studies), 160 hours of lessons and a lot of materials to study Polish (native speakers' audios, pronunciation exercises, conversation exercises, revision exercises, quizzes, recommendations of movies, audiobooks, radios and songs in Polish). The course's final effect is that a

student who completed all the tasks and activities can communicate in Polish with Polish native speakers in situations that can happen during a trip to Poland. For example: pass through passport control in the airport, buy a bus ticket, call a taxi, reserve a room in a hotel, ask how to get to a place, order food at the restaurant or coffee, buy food in a supermarket and others. A student is led step by step to achieve that goal.

After the first week of studies, when a student knows already the Polish alphabet and sounds, comes the first part of the Brazulaca Course. There are four modules during which a student is focused only on listening and reading, apart from acquiring new vocabulary. Then, in the second part, there are eight modules in which a person starts to practice pronunciation. Then, in the third part, a student begins to have conversation exercises. In the last eight modules, a student keeps practising speaking and begins to develop writing skills. At the beginning of each module, there is a video “GPS”, which explains the module's objectives and the activities and tasks to do by a student during a week (Figure 7).

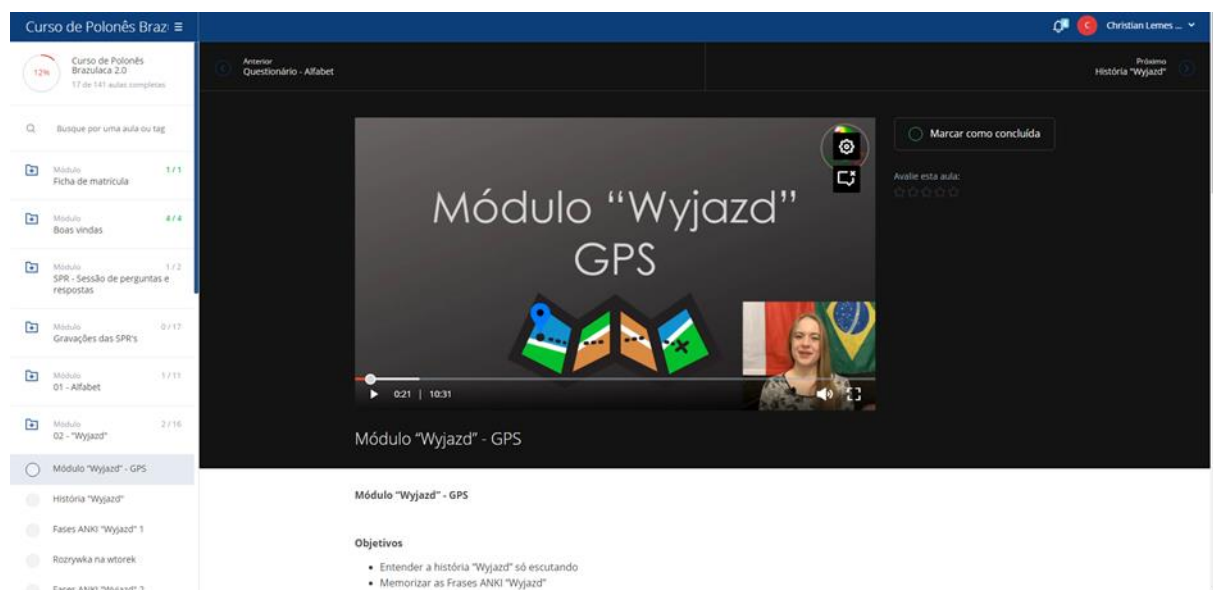


Figure 7. Example of “GPS” video on a platform.

Source: Brazulaca Polish Course.

Depending on the day and the part of the course, apart from watching the lessons, the students have to do activities like:

- Reading and listening to the audios of Polish native speakers: during the first 16 modules, there is a story about a Brazilian girl who is a Polish descendant and is going to Poland to keep her promise. During the trip, she is passing through many different situations. In the following modules, there are texts of possible dialogues which can occur during a trip to Poland;

- Learning sentences with Polish language structures using the ANKI application;
- Doing quizzes (Figure 8), revision exercises, pronunciation exercises, conversation exercises and writing exercises.

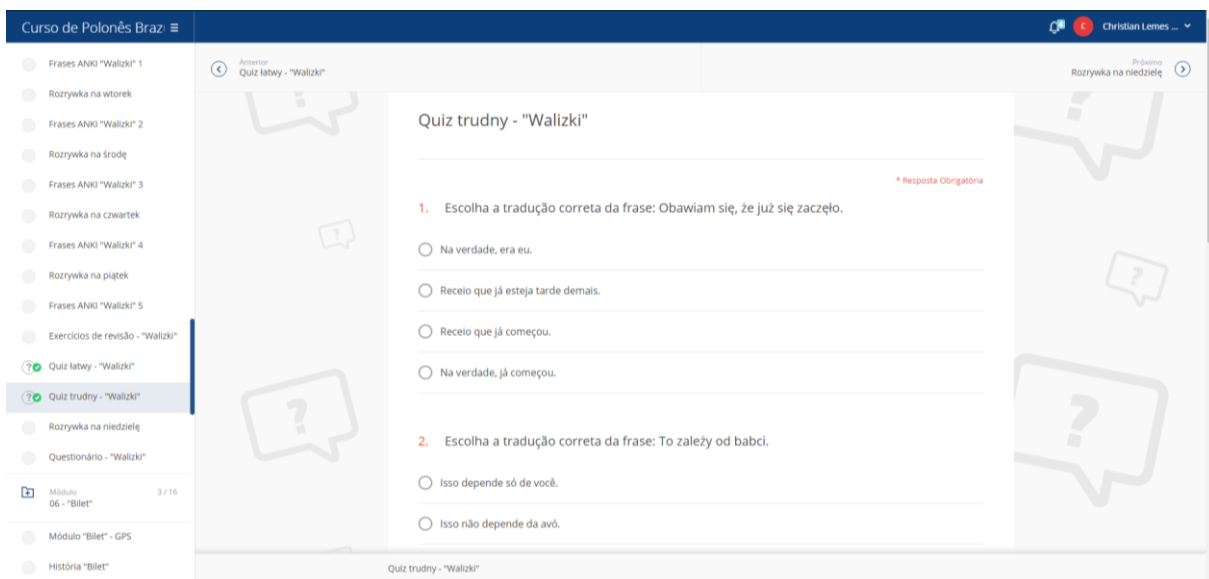


Figure 7. Example of a quiz to do after finishing a module of a course on a platform.

Source: Brazulaca Polish Course.

Apart from what has been explained above, there is a course called “Rozrywka” (in Polish: *Entertainment*). It is a part with recommendations of music, radio, videos and movies in Polish (Figure 9). This part's objective is that a student makes an immersion in the Polish language, having fun and get used to the melody and sounds of the Polish language.

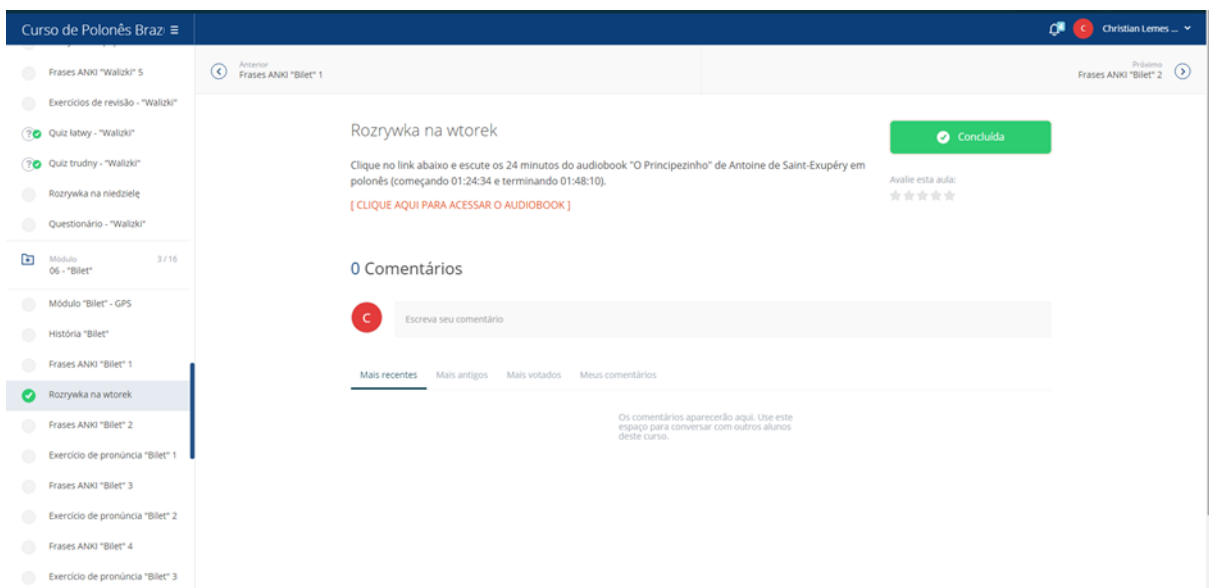


Figure 8. Example of “*Rozrywka na wtorek*” (in Polish: *Entertainment for Tuesday*). A student's task is to click on a link and listen to the audiobook in Polish for 24 minutes.

Source: Brazulaca Polish Course.

One more and very important part of the course is supporting. During the first seven months of the course, students can participate in weekly sessions of questions and answers, during which they can interact with each other and talk with a Polish native speaker to solve doubts about Polish. During 18 months of access to the course, students can leave their questions in comments on the platform and send messages to Brazulaca via e-mail, WhatsApp and social media. The time of getting an answer is one weekday.

2.1.6 Team and Resources

For now, there are two promoters of the company – me (Marta) and Christian – and a few volunteer advisors.

One of the promoters is me, Polish and with a Bachelor's degree in Dietetics and Nutrition. Nowadays, I am doing a Master's degree in Entrepreneurship and Innovation. The last year of my Bachelor's and all the Master's degree have been done in Portugal, where I learned Portuguese by myself at the level that allows me to communicate without any problem or difficulty. I have finished some courses about project management (for example, Project Management Principles, Project Management Fundamentals and Project Management Advanced Topics from Project Management Institute in collaboration with Social Wolves) and marketing (Marketing Management Principles from Project Management Institute in collaboration with Social Wolves). I have also done some social projects connected with education. I

have always wanted to be a teacher and liked foreign languages. In the future, I will do some courses on teaching languages in general and teaching Polish as a foreign language. My main responsibilities in the project are producing the materials to teach Polish (classes, documents, exercises), supporting students and engage in public relations. In the next few years am going to graduate some education courses to get more qualifications as a teacher.

The other promoter, Christian, is Brazilian. He graduated Master's degree in Mechanical Engineering and is interested in digital marketing. Since Brazulaca was created, he has been doing online courses and training about digital marketing and the launching process to improve his skills. His responsibility in the company is marketing, audiovisual production, and financial management.

However, while there are only two partners, there is no strict division of responsibilities. Sometimes I do some parts of the marketing, and sometimes Christian helps in contact with clients. Both partners are making the company management decisions.

There are some recourses needed to create and lead Brazulaca. The company's main content is videos, so it is needed to have a professional camera, microphones, cellphones, and computers. This equipment was acquired at the beginning of the company's activity. It is going to be replaced with a better one in the next two years.

2.1.7 Mission and vision

Our mission is to promote the Polish language, make available educational materials, encourage Polish learning, and create a link between Poland and Portuguese-speaking countries (mainly Brazil).

Our vision is to be the leading company that connects Poland and Brazil in many different aspects: Polish teaching, translation, travels between Poland and Brazil, help with getting Polish documents as citizenship, and other legal issues.

2.1.8 Objectives

The main objectives of Brazulaca are divided into operational objectives and strategic ones. The operational objectives are:

- 1) Improve the current version of the course (considering the number of lessons and materials, principally the part of conversation exercises) until December of 2021.
- 2) Hiring an accountant until December of 2022.
- 3) Hiring Polish natives that speak Portuguese as a support for the clients until December of 2022.

The strategic objectives are:

- 4) Extend the course to an advanced level until December of 2023.
- 5) Introduce services of translation from Portuguese to Polish and from Polish to Portuguese until December of 2024.
- 6) Achieve BRL 2 million of company turnover per year until 2026.

2.1.9 SWOT Analysis

SWOT analysis (see Table 2) is an important tool for detecting and evaluating strengths, opportunities, weaknesses, and threats to the company's competitiveness. A scenario analysis that shows where the business is and where it is going (Record, 2009).

The strengths start with the direct connection between Portuguese and Polish in teaching Polish, the practical and innovative teaching methods, the permanent contact with students and followers through the platform and social media and the focus on teaching how to communicate in Polish. These are the characteristics that attract the target market. They are going to be developed, for example, using the opportunities.

There are plans of collaboration with tourism companies to organize Polish intensive courses connected to Poland's trips. As previously mentioned, there is already one tourism company, Pallotti Tour from Rio de Janeiro in Brazil, focused on trips between Poland and Brazil, which showed an interest in a partnership with Brazulaca. The contact has been maintained, and there were already two live transmissions on social media about tourism and language in Poland. Moreover, there is a plan to organize together a trip from Brazil to Poland in September of 2021. Brazulaca's responsibility is to prepare and lead some Polish classes during the journey.

Collaboration with the Polish association in Brazil started already on social media. Braspol – a non-profit organization that joins Polish and Brazilian cultures – has been sharing Brazulaca's lessons. The National Council of Brazilian Film Societies asked us to collaborate at preparing Polish translation to a movie about Polish colonization in one of the Brazilian cities that is being planned to be made in the year 2022 and also at preparing some workshops about the Polish language for Polish descents in Brazil. It is planned collaboration with the Polish embassy in Brazil and with the Brazilian embassy in Poland and some Polish-Brazilian associations to get closer to the target market. Introducing translation services and individual classes and extending a course to an advanced level or creating a better platform for the course will extend the activity of Brazulaca and increase the number of potential clients.

The weaknesses are going to be overpassed. The problem of no graduation course connected with languages will be solved until 2022, doing courses preparing to teach Polish as a foreign language or hiring somebody who graduated from a university. For now, as the course is only on a basic level, the knowledge that a native has about Polish is sufficient.

The lack of experience at leading a company is considered as a weakness, but it can also be a strength because as "the new" in this area, there is a chance to have a "fresh look" on everything that is being done and that it needs to be done. Today, this is an unfilled niche where much can be offered and hoped for success. It also causes more enthusiasm and energy to look for innovative solutions and interesting ways of managing a business. Moreover, I have been doing a Master's degree in Entrepreneurship and Innovation. I finished some courses about Project Management and did some social projects. Christian has experience working at few different companies in the area of logistics.

The small audience's problem is going to be solved, investing in sponsored advertisements on social media not only during the launch but every day. More information about the market will be obtained by doing questionnaires and individual conversations with the students. Online work can be a problem in the area of personal contact with students, but it is going to be overpassed monitoring the progress of the students and contacting them regularly through the internet.

The threat of the creation of other channels or courses to teach Polish and other Polish courses at a better price are threats that have always existed and will always exist. But here, the way to overcome this problem is to have some differential characteristics of the company, especially an innovative way of teaching, high-quality materials, and an individual approach to the clients, and focus on the clients' satisfaction.

The number of people who want to learn Polish either in the basic or in the advanced level can increase if there are showed opportunities connected to know Polish language, living in Poland or knowing Polish history and culture. Students' motivation to finish the course can be increased by constant support, new elements of the course and some challenges on a platform available for the students.

Table 2. SWOT analysis of Brazulaca

<p>Strengths:</p> <ul style="list-style-type: none"> • The direct connection between Portuguese and Polish in teaching Polish • Large polish emigration in Brazil and its strong ties and longings for the country of the ancestors • Practical and innovative methods of teaching • Permanent contact with students and followers through the platform and social media • Focus on teaching how to communicate in Polish • Only online work 	<p>Weaknesses:</p> <ul style="list-style-type: none"> • No graduation course connected with languages • No experience at leading a company • Small audience • Unrecognized demand-side and limited information about the market • Online work
<p>Opportunities:</p> <ul style="list-style-type: none"> • Networking • Collaboration with tourism companies • Collaboration with the Polish embassy in Brazil • Collaboration with Polish associations in Brazil • Collaboration with the Brazilian embassy in Poland • Collaboration with Brazilian associations in Poland • Introducing translation services • Introducing individual classes • Extending course to an advanced level • Creating a better platform for the course • Scalability of the course and activity 	<p>Threats:</p> <ul style="list-style-type: none"> • Creation of other channels and courses to teach Polish • Other Polish courses at a better price • Little number of people who want to learn Polish at the advanced level • Little motivation of students to finish the course, as it is more a hobby than a necessity to learn Polish language • Decreasing number of people who want to learn Polish

Source: Author's elaboration.

2.2 Market Analysis

This section contains information about the market, customers, potential clients and their expectations from Brazulaca product and details of who the competitors are.

2.2.1 Target market

Brazulaca's target market are Portuguese speakers that want to learn Polish. The majority of our followers and students are Brazilians, women and men in the age segment of 25-65 years old, living in Brazil or Poland. From the data from social media, it can be said that more than 80% of the followers are living in Brazil and are mainly from the age segment from 18 to 44 years old, with no preferential sex. At this moment (March 2021), there are 5 000 followers, considering all the three social media (Instagram, Facebook and YouTube). It has been increasing a lot, especially recently. The number has been increased more than 1 000 people during one month. Some of them have found Brazulaca, looking for a website to learn Polish, but some people were reached through sponsored advertisements. The company invests in advertisements, especially before launches.

Before creating a course, there was made a short study through a simple question box on Brazulaca's Instagram, in which the followers were asked why they want to learn the Polish language. Then, the same question was made to the participants of the course. On Instagram, eight people answered. For three of them, the motivation to learn Polish was family history, the ancestors from Poland. The other three people wanted to learn Polish because of Poland's partner (wife or husband). And two wanted to learn Polish because of the interest in Polish history and culture.

Participants of the course were asked about the motivation during online meetings and on Facebook groups. There were in total about 30 people that answered. The most common reason for learning Polish was Polish roots or family. There are 1.5-3 million Polish descendants in Brazil (Mazurek, 2019). They live principally in the South of Brazil, in states as Paraná, Santa Catarina, and Rio Grande do Sul. After Germans and Italians, Poles are the third-largest non-Portuguese European ethnic group living in southern Brazil. Most Polish immigrants arrived in Brazil with their families as colonists running small farms (Dvorak, 2013). The Polish language is, for Polish people, one of the most important components of Polishness. It has always been so. Nowadays, the young generation has more contact with the world through the internet and less with the family. It is why young Polish descents do not know to speak Polish. Their parents or grandparents know but did not teach them (Tambor, 2020).

Nowadays, children, grandchildren and great-grandchildren of Polish descendent are looking for information about their families history. They want to visit Poland, sometimes meet a part of the family that still lives there, and want to learn Polish to preserve the family's tradition and culture. The second reason for learning Polish was living in Poland – due to a student scholarship or a job. People want to learn Polish because they want to enjoy more life in Poland, make new friendships and be independent

of English speakers. The third reason for learning Polish was a life partner (girlfriend, boyfriend, fiancé, wife, or husband) from Poland – those who want to learn Polish to talk without any difficulties with their partners' families. They feel a need to learn their partner's language to be able to have a conversation with a new part of the family, know it better, feel more comfortable spending time with them, and help when it is needed independently from their partner.

2.2.2 Market size and segments

There were defined two segments of the Brazulaca's market:

- Polish descendants in Brazil in the total number of about 1.5-3 million (Mazurek, 2019);
- According to Polish Government, Brazilian people living in Poland are in a total number of 1548 persons (Polish Government, 2020. The map showing the number of Brazilian foreigners who currently have valid documents entitling them to stay in Poland. <https://migracje.gov.pl/statystyki/zakres/polska/typ/dokumenty/widok/mapa/rok/2020/kraj/BR/?x=0.4396&y=1.0083&level=1>) and Portuguese people living in Poland in a total number of 2182 persons (Polish Government, 2020. The map showing the number of Portuguese foreigners who currently have valid documents entitling them to stay in Poland. (<https://migracje.gov.pl/statystyki/zakres/polska/typ/dokumenty/widok/mapa/rok/2020/kraj/PT/?x=0.7827&y=1.2766&level=1>)).

It was checked how many people monthly look for Polish course on the internet. According to "Google Planner" in August of 2020 was found that, monthly, there are about one thousand people who put "aprender polonês" (from Brazilian Portuguese: *learn Polish*) in Google and one more thousand that put "morar na Polônia" (from Brazilian Portuguese: *live in Poland*). These numbers show that there is an interest in learning Polish being showed by Portuguese speakers.

2.2.3 Market demand

It is very important to know the real needs of the target market. It is why there was decided to make a short study and ask Brazulaca's followers what they want to achieve concerning the Polish language. This is, what their objective is. The study was done using Instagram. The question that was made was, "I want to learn Polish until I can...". Twenty-eight persons answered. Twenty of them answered they want to be able to communicate or speak in Polish. Twelve used exactly the word "to communicate". It means that the goal of Brazulaca's followers and clients is to communicate in Polish. This is why Brazulaca's focus is to teach Polish practically and entertainingly, using innovative and effective methods that make a person learn how to communicate in Polish.

2.2.4 Market trends

Recently the market has been changing, and each time more products and services are migrating to the internet. It is happening because of: (1) the fast development of online tools, (2) the facility at creating and delivering products online, (3) lower costs concerning storage and delivery. In the last months, due to the pandemics, schools and companies were closed and people were obligated to stay at home. The Internet business grew up even more. Brazulaca is an online business. It lets getting to the clients from all over the world. It also permits our clients to access the materials to study anytime and anywhere they want and need. Brazulaca's students are from many different countries and even continents. They can create a unique community through the internet and support each other, even being very far. Besides that, it gives an opportunity of delivering much diversified materials, starting from video lessons, through some audios from the natives, up to quizzes, exercises, and recommendations about Polish movies or music.

What is important to consider during the process of creating a business in teaching languages is the methods of teaching. More and more people are beginning to doubt the effectiveness of learning a language using traditional approaches focused on grammar issues. It is why Brazulaca's techniques are based on innovative and effective methods, which have been researched during the last five years and are concentrated on teaching communication skills.

2.2.5 Competition

For analysing the competition, there were identified people and companies that, directly or indirectly, are likely to compete for the same target customers by providing similar services that are Polish language classes. There were analysed factors like the type of the classes (present or online, individual or in groups, live or recorded lessons), Polish teacher's nationality and the total number of followers (YouTube, Facebook and Instagram).

Table 3. Brazulaca's competition

Name	Present/ Online	Individual/In groups	Live/ Recorded	Teacher`s nationality	Social media with Polish lessons	Followers` number	Free contents on social media	Course Price
Polish Course "Aprender Polonês" From aprender-linguas.com http://www.aprender-polones.com/corso-de-polones.html	Online	Individual	Recorded	Not known, some materials from native speakers	No	-	No	Complete: 39,95 euros
University od Silesia in Katowice http://admission.us.edu.pl/portugues/curso-semesteral-de-lingua-polonesa	Present	Individual and in Groups	Live	Native speakers	No	-	No	1500 PLN / 60 hours (for classes in groups)
Escola de verão de língua e cultura polonesa of Medical University of Warsaw https://sjo.wum.edu.pl/content/summer-school-polish-language-and-culture	Present	In Groups	Live	Native Speakers	No	-	No	2550 PLN / 100 hours
Marcio Polones https://www.marciopolones.com/	Online	Individual	Recorded	Brazilian	Youtube	667	Few classes about Polish	499 BRL, 40 hours

Source: Author's elaboration.

As can be observed in Table 3, exists some free contents to learn Polish on the internet other materials that can be easily found, such as channels on YouTube (*Aprenda Polonês com a Polaka*, Mariusz Panczyk), applications like Memrise or Duolingo and a course Loecsen <https://www.loecsen.com/pt/curso-polones>. However, those materials do not have any structure, and they are not considered as a competition. Some people give individual Polish classes and conversation lessons, but neither is considered a competition because their service is different. The competition of Brazilaca is other Polish courses.

The first described in the Table is Polish Course “Aprender Polonês” from aprender-linguas.com. It is a Polish course with recorded classes that can be downloaded on a computer. There are four types of that course for adults: Basic Level (1300 words and 42 classes), Advanced Level (1800 words and 42 classes) and Polish for a trip (450 words, expressions and 21 classes). A set of those three courses costs 39,95 euros, which is about 270 BRL (depending on a current currency value)². There is no information about the creator of the course (if it is a Polish native speaker or not). There is no social media channel with some examples of classes and no support for a student during the course, as long as it is just a program that can be downloaded on a computer.

The second and the third competitors are Polish universities that offer Polish courses for foreigners. The price is about 25 PLN (37 BRL) for 45 minutes class hour. The total cost is 1500 PLN (2242 BRL) for one semester at the University of Katowice and 2550 PLN (3812 BRL) for a one-month intensive course at the Medical University of Warsaw. They are present classes in groups, so a student needs to be in Poland to have classes and dedicate the predefined time. He (or she) cannot just stay at home and adjust the time of lessons to their routine. There are also no sample classes on the internet.

The fourth competitor is Marcio Polones. He is a Brazilian who sells his Polish course. He has a YouTube channel with videos about Polish cities, Polish culture, curiosities about Poland, and a few connections to the Polish language. The number of followers on YouTube is 667³. In the free classes in which he teaches Polish, there are Polish words that are miswritten. The course he offers has 1000 words and costs 499 BRL. He promises that with his course a person will be able to speak Polish fluently with 1000 words after one year of studying 5 minutes per day.

² The value depends on a current coin value. It is the information from the 10th of March of 2021.

³ Information from the 10th of March of 2021.

2.3 Innovation and Differentiation

As mentioned in the book “How to write a business plan” (Finch, 2010), it is needed to have a different service from that of competitors. It can be done in few different ways, for example: lower price, special benefits or features, higher quality or even support for the customers after-sales. Those differences play a key role, being a reason for the success and the fact that the competition cannot copy it quickly enough.

2.3.1 Product innovation

Brazulaca’s Polish Course is different from the services of competitors in many different areas. The first one regards the innovative teaching methods based on scientific research, more efficient than the traditional ones as explained in the literature review.

The objective of Brazulaca Polish Course is to teach a student how to communicate in Polish. In the first part of the course, the students focus on listening and reading, then they start to speak and only at the end they start to write. During all the course, the students do the classes and acquire vocabulary and make an immersion in the Polish language to get to know its melody and get used to sounds and sentences construction. It is done by making available and recommending music, radios, audiobooks, videos and movies in Polish for students.

For making the process of teaching Polish more effective, Brazulaca method uses a variety of direct and indirect language teaching strategies. In the course, there are classes prepared by a native speaker in Polish. The first part of the course is based on a story about a girl going on a trip from Brazil to Poland and passing through situations that normally happen to a tourist. The second part is based on dialogues that can happen during a trip. Apart from that, there are classes and materials to acquire new vocabulary by learning whole sentences, using ANKI – an application based on spaced repetition. There are lessons, materials to study, and many practical exercises included in the course, as: pronunciation exercise, conversation exercise, revision exercises and quizzes (which are one of the active learning methods). All the materials are divided into modules with different activities to do each day of the week, with a weekly plan of studies. The students have their community group on the internet to share the opinions, doubts, ideas and observations and to be able to get each other better.

After each module, there is a questionnaire (Figure 10) for all the students. They assess the difficulty of classes and materials, give the reason for taking a break in a learning process (if they took one) and answer if they are with any doubt. If yes, there is an option of leaving a question or a doubt in a form and Brazulaca enters in contact to clarify it. There is also a possibility of leaving comments and suggestions about the course. This questionnaire is Brazulaca’s way of controlling students’ progress and monitoring the process of learning.

Curso de Polonês Brazulaca 2.0
Questionário - "W hotelu"

Questionário - W hotelu
Por favor, preencha este formulário para que a gente consiga acompanhar melhor os seus estudos e ajustar as próximas partes do curso às suas necessidades.

*Obrigatório

Nome *

Sua resposta _____

E-mail *

Sua resposta _____

Quão difícil você achou este Módulo do curso? *

Muito fácil

Fácil

OK

Difícil

Se você fez uma pausa na aprendizagem recentemente, por favor, marque aqui o principal motivo, para que a gente possa te ajudar a regressar aos estudos => *

Sigo com os estudos normalmente

Problemas técnicos

Falta de tempo

Problemas pessoais

Outro: _____

Você ficou com alguma dúvida não resolvida? *

Sim

Não

Caso você tenha ficado com alguma dúvida, escreva aqui embaixo:

Sua resposta _____

Você tem mais algum comentário ou sugestão relacionados ao Curso? (caso sim, compartilhe aqui com a gente)

Sua resposta _____

Enviar

Figure 9. Example of a questionnaire to do after finishing a module of a course.

Source: Brazulaca Polish Course.

2.3.2 Process innovation

The process of delivering Brazulaca's services is different from those of competitors because of two main factors:

- 1) All the course is 100% online. Then the students do not need to go to the university to have the classes or go to Poland (as it happens in the case of courses organized by Polish universities). Apart from that, they have access to all the classes and materials during 18 months, being able to study whenever and wherever they want to, with no need of studying in established days or hours;
- 2) Besides the fact that the course is totally online, the students have all the support they need during the time of their access to the platform, different from the Polish Course "Aprender Polonês". Brazulaca's have a possibility of asking the questions about Polish and course issues (1) leaving a comment on a platform; (2) sending a message to Brazulaca via e-mail, WhatsApp or Social Media; and (3) in person, during sessions of questions and answers with a Polish native speaker that happen weekly in few different times to give a possibility of choosing the best day and hour for all the participants.

2.3.3 Marketing innovation

Nowadays, it is vital to constantly acquire new skills and improve the business, especially in a digital world. It is why Brazulaca's owners are always looking for new and more efficient methods of marketing. There are many ways to convince the client that an offered service is the best available in the market. One of them is to publish regularly free contents in social media aligned with the area of acting (for example – in the case of Brazulaca – Polish classes). According to one of the marketing digital specialists, Erico Rocha, the minimum number of videos to be published is 9 per week (two long videos of 30 minutes or more, and seven short videos of about 1 minute). It is essential because it increases potential clients' credibility. They can access the videos and have a sample of what a person does and decide if they like it or not. Besides that, it increases the authority of an expert (teacher), who turns an expert in the followers' eyes. If a person shows what they know on social media for free, they probably are trustworthy enough to buy a product or service from them. One more reason to do it is to become a recognized person in a specific area. When somebody starts to look for a Polish course or Polish classes and does it through the Internet, they will typically find the people who post some free lessons.

2.3.4 Commercial strategy innovation

Among the characteristics which make Brazulaca's commercial strategy innovative, there is the fact that the process of sell is being done through a launching. The course is not available anytime. People interested in participating in the course need to look it to open a new students' group. It is an efficient way because it makes the people think that it is not Brazulaca that looks for the new students but students who are looking for Brazulaca.

There is also an innovation in the way of promotion of the company. Firstly, Brazulaca delivers free content and then offers the Polish course. People who already watched some free videos are more likely to pay for a course.

The process of selling the course is different too. Everything begins at the point that Brazulaca's target is only people who want to learn Polish. They are the audience of sponsored advertisements on Facebook, Instagram and YouTube the company pays for. There is information about a Week of Polish, for which a person needs to register, putting her e-mail. Then, the Polish week starts. During this event, there are three videos in which there is showed a method to learn Polish. In the last video only, there is information about Brazulaca's course. And only after that week, a new students' group is opened. This way, potential clients get to know the method and know if it works. Moreover, Brazulaca has a list of clients and potential clients' e-mails. A list of e-mail addresses of the potential clients is a "vital, essential and indispensable tool for the business" since it is a tool that is totally controlled by a company (Rocha, 2017, p. 52-53).

2.3.5 Project differentiation and competitive advantage

Brazulaca's Polish Course is different from other Polish courses available in the market because of few main factors:

- 1) Brazulaca's teaching methods are practical, funny and based on the research about effective techniques of learning new languages, focused on teaching how to communicate in Polish;
- 2) The course is 100% online, so the students can study whenever and wherever they want to, as long as they have a connection with the Internet;
- 3) The participants have 18 months of access to the platform where the course is;
- 4) They have all the support needed to learn Polish through the platform where the course is, Brazulaca's e-mail, WhatsApp and social media. Apart from that, during seven months, they can talk directly with a Polish native speaker every week in the day and hour they prefer, on the sessions of questions and answers;
- 5) There is a lot of free videos with Polish classes on Brazulaca's social media. Then people who are interested in learning Polish can check if they like Brazulaca's methods and way of teaching. The company also gets more credibility and authority;
- 6) The price is low, comparing to the other courses led by native speakers (while in the case of the courses in Poland, one hour costs about 37 BRL, the one-hour Brazulaca's course costs about 4,8 BRL);
- 7) The Brazulaca's course contains Polish classes and recommendations of materials in Polish to listen, read and watch (as Polish radios, songs, audiobooks, books, videos and movies).

2.4 Marketing and Sales

The process a customer passes when he or she wants to become Brazulaca's Polish course student is very simple. It is presented the figure below (Figure 11).

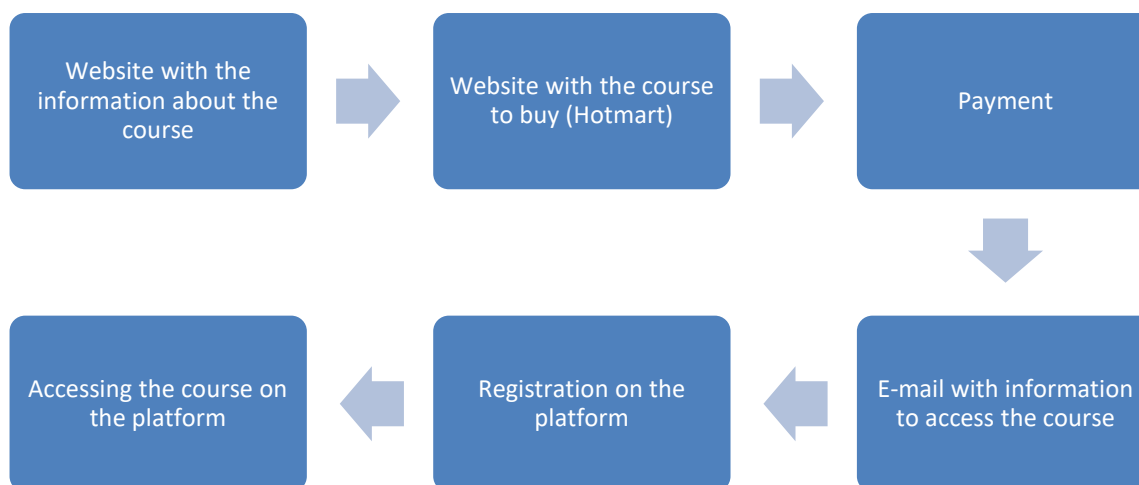


Figure 10. The process of a customer to become Brazulaca's Polish Course student.

Source: Author's elaboration.

Firstly, a person is opening a website with the information about the course. It is possible to buy it only during the launching. Then, a person needs to be informed about opening a new group of students. There are few ways of getting the information about the course:

- 1) Participation in Brazulaca's Polish Week;
- 2) Getting an e-mail with the information (if a person had given an e-mail to Brazulaca);
- 3) Information about a new group of students on Brazulaca's Social Media.

Secondly, a person interested in buying the course needs to click on a link to go to a website on which he or she can buy the course. It is on the Hotmart. Hotmart is a platform specialized in the distribution of digital products. The service offers hosting for e-books, online courses and other types of material, as well as tools that assist in the sales process.

Thirdly, suppose the customer decides to buy a course. In that case, he needs to put the information (name and e-mail) and realize the payment, using either a credit card or generating a "*boleto*" (a form of payment in Brazil, which is like generating a cheque to pay later). If a person chooses the payment with

a credit card, there is a possibility of paying in instalments (from 2 up to 12), with a tax paid by the customer (the tax depends on the number of instalments).

After the payment, a person receives the information needed to register on a platform - a login and a link to enter on a platform and define a password. Then, using the information from the e-mail, a person makes a registration on the platform, defining the password.

Lastly, the customer is ready to follow the course. All the information, instructions, classes and materials to study are available at any moment on a platform. At the same time, when he needs help, there is a possibility to send a message to Brazulaca by e-mail, WhatsApp or social media and get the answer during one weekday.

2.4.1 Value proposition

As it is explained in the “Business Model Generation” book, the value proposition is “the reason why the customers turn to one company over another” (Osterwalder et al., 2010, p. 23). It needs to solve a problem or satisfy a need of a customer. It is a set of services that meets the customers' requirements, a set of benefits offered to the customers.

The characteristics of Brazulaca's Polish Course's value proposition are:

- 1) Performance – Brazulaca's Polish course is available on a user-friendly platform. The students get agenda that leads them step by step through each part and each day of the course. Every part of the course is organized in a way that a student has no doubts about what to do on the platform; and how to do it. The materials and lessons are prepared in a way that is easy to understand;
- 2) Price – Brazulaca's course is much cheaper (a price per hour), comparing to other courses prepared by Polish native speakers;
- 3) Accessibility – Brazulaca's course is available for everybody. The only demand is access to the Internet. Unlike the courses organized by Polish universities, it can be done from any place in the world and contact with a Polish native speaker is included;
- 4) Risk reduction – Brazulaca's client have two guarantees. The first one is a guarantee of satisfaction. Until one month after buying the course, a customer can ask for a refund without justification and get the money back. The second one is the guarantee of the result. If a customer follows the recommend agenda and does all the tasks in the recommended time, and after seven months does not have the promised results (does not know how to communicate in Polish), can ask for “double money back”. This means he or she can get back not only the money that he or she invested in the course but double of it. With those two guarantees, all the customer has no risk, buying Brazulaca's course. There is a risk of a customer who could lie only to get the money back. But it demands a lot of effort and learning to do all the lessons and exercises. Only a

person who really wants to, does everything in the course. Then, it is difficult not to appreciate the process and effects of learning and the job of Brazulaca's creators to prepare the course. Then, it is difficult to find someone who does everything only to have the money back.

2.4.2 Channels

Channels describe the way the company reaches the customers and communicates with them to deliver a value proposition. According to Osterwalder, et al. (2010), channels have five different phases: awareness, evaluation, purchase, delivery and after-sales, and five functions: (1) make the customers know more about a company and its services, (2) help the customers to evaluate the value proposition, (3) let the customers obtain the services, (4) deliver the value proposition to the clients and (5) give support to the clients after a sale.

There can be distinguished owned and partner channels and also direct and indirect channels (Osterwalder, et al. 2010). The channel type of Brazulaca Company is owned and direct because it is Brazulaca that contacts the customers directly and the sales are made online, through a website. Considering the company's channels' phases:

- 1) Awareness: Brazulaca's customers know about the company from the Internet, especially Brazulaca's Social Media. Every day are posted news or posts connected to Polish learning. There are three main channels: Facebook (<https://www.facebook.com/brazulaca/>), Instagram (<https://www.instagram.com/brazulaca/>) and YouTube (<https://www.youtube.com/Brazulaca-AprenderPolones>). Some people find the channel looking for some Polish lessons, and others get to Brazulaca's videos through sponsored announcements. There are also followers Brazulaca gets due to the recommendations of the clients. Brazulaca also has a list of e-mails from people interested in learning Polish. In some videos, there are some extra materials possible to download by putting an e-mail. For participating in a Polish Week, it is also needed to register, giving an e-mail to Brazulaca;
- 2) Evaluation: There are few ways of evaluating the value proposition of Brazulaca by the customers: watching and commenting on videos that are posted on Social Media, sending messages, doing free quizzes to check how much the customers learned, for the Brazulaca Polish Course participants – also questionnaires and individual conversations;
- 3) Purchase: There are only 6 to 7 times that it is possible to become a Brazulaca Polish Course student over the year. It happens more or less every two months, during one week of the launching process. That frequency is recommended by Erico Rocha, an expert in digital marketing. Firstly, one week before launching, Brazulaca organizes a Polish Week, a free event during which there are three lessons about the methodology. The following week is the launching and there is a chance to participate in Brazulaca's course. The sale is made through Hotmart and the customer can choose the method of payment;

- 4) Delivery: After the payment, a customer receives the information needed to register on a platform with all the classes and materials from the course. However, the modules are being liberated week by week, not to overcharge a student. For the moment (March 2021), there are 34 modules in total. The student has access to the platform for 18 months;
- 5) After-sales: During all the time of access to the platform, the customers have the possibility of commenting on the classes on a platform, leave an opinion, a question or a doubt. They can also send a private message. Brazulaca answers during one weekday. Besides that, during the first seven months (the time needed to complete the course if a person is following recommended agenda), there are weekly sessions of questions and answers. The students can talk directly with Brazulaca's teacher, a Polish native speaker. Then, the students have all the support necessary to complete the course.

2.4.3 Customer relationships

According to Osterwalder et al. (2010), there are a few types of customer relationships and three of them are used in Brazulaca. The first one is personal assistance. A customer has the possibility to talk with a Brazulaca's representative to obtain help at anything he or she needs. There is a possibility to send a question, obtain a written answer or a voice message as an answer, and a direct call from Brazulaca to the customer to solve some technical problems.

The second type of customer relationship in Brazulaca is "communities". Each group of Brazulaca's students has its own community group on Facebook to share experiences, opinions and ideas. All the members can create a post and comment on it. Apart from that, there are weekly meetings in groups with Brazulaca's teachers, during which the students have the possibility of interacting among them. This way, the students know they are a community, they feel they are not alone, they can help each other at Polish learning.

The third type of customer relationship of Brazulaca is co-creation. All the students are invited to share their opinions and ideas about the course, classes and materials in comments and weekly meetings. Brazulaca considers all the ideas about changing or improving parts of the course and a lot of them are introduced. This way, the customers feel more involved and encouraged to give opinions, and Brazulaca can improve the students' experience.

2.4.4 Marketing plan

According to Record (2019), the basis for a marketing mix is to have the right product at the right price, in the right place and promoted by the best methods. For meeting market trends, it is needed to change and adapt the marketing mix continuously. The product (service) of Brazulaca is a Polish course for Portuguese speakers. For now, it is a course for seven months. In the future, it is planned to create an

advanced level. The course's price is 997 BRL with a discount of 400 BRL if a person buys it on the first day of the launching week. The price is going to be changed during the year 2021. Anyway, the price is going to be lower than the price of competitors. The place of sales and distribution of the product is the Internet, Brazulaca's website and social media. Brazulaca has already its web domain name registered (www.brazulaca.com.br) (Figure 12), as mentioned before.

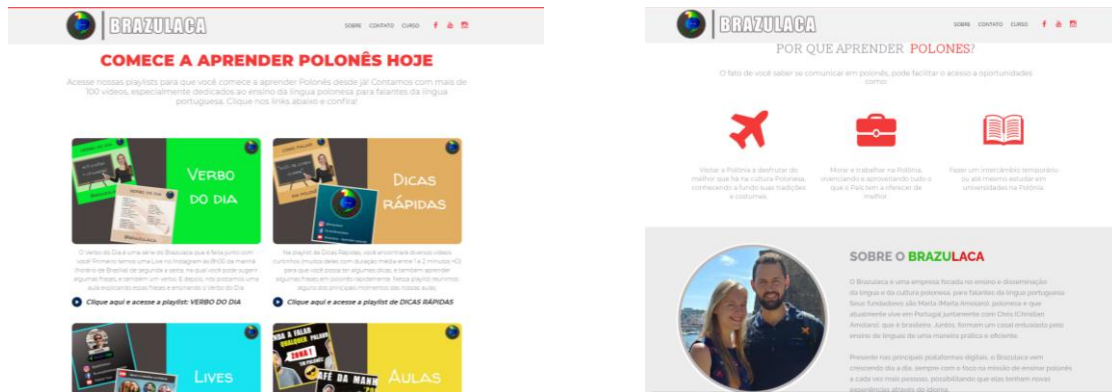
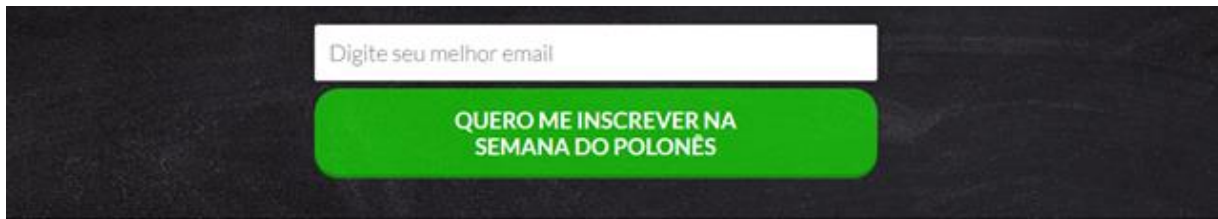


Figure 11. The website of Brazulaca.

Source: <https://brazulaca.com.br>.

The promotion of Brazulaca is being done in two ways: organic way (without investing money) and paid one. The organic promotion includes: posting videos about Polish language and Polish classes and contents regularly (at least two long and seven short videos per week), interaction with customers on Social Media (by posting quizzes, riddles, doing lives), recommendations of the customers to their friends, posting information about Brazulaca on Facebook groups in which there are people interested in learning Polish, for example, “Aprender Polonês” (“Learning Polish) group and groups of the Brazilians living in Poland and of Polish descendants in Brazil. In fact, a Polish Week is also a way of doing marketing. For making a Polish Week, there are no fees. The fees are connected to taking e-mail addresses from people interested in participating in a Polish Week (Figure 13).



O QUE VAI ACONTECER NA SEMANA DO POLONÊS?

Na SEMANA DO POLONÊS você aprenderá o PASSO A PASSO que você deve seguir para SE COMUNICAR EM POLONÊS. Durante essa semana, você vai ter acesso a:



3 AULAS nas quais eu vou te explicar o passo a passo que você deve seguir para se comunicar em polonês. Essas aulas serão liberadas nos seguintes dias:

Aula 1: 22 de março às 08h00
Aula 2: 24 de março às 08h00
Aula 3: 26 de março às 08h00

Obs: Essas aulas ficarão salvas APENAS durante a semana.



Haverá uma COMUNIDADE EXCLUSIVA no Facebook, na qual você poderá discutir sobre o conteúdo da Semana do Polonês, fazer perguntas e tirar dúvidas com o meu suporte, e o melhor, interagir uns com os outros.

Ou seja, você poderá se conectar com outras pessoas que estão ali, com o mesmo objetivo, buscando se comunicar em polonês.



CANAL DA SEMANA DO POLONÊS NO TELEGRAM

Telegram é um app parecido com Whatsapp, com mais funcionalidades.

É por lá que minha equipe vai enviar informações importantes sobre a semana (como horários, atividades, recados). Entra lá e não corra o risco de perder nenhum detalhe

Figure 12. The website on which a person can make a registration to participate in Polish Week.

Source: <https://brazulaca.com.br/semana-do-polones-li1-fb>.

The paid promotion method is related to the sponsored videos on Brazulaca's social media (Facebook, Instagram and YouTube). Some advertisements are being sponsored every day (some Polish classes and tips), and others are posted only before the launching process. Those are about Polish Week and about opening a new group of students and joining a course. The price of the announcement is counted, basing on the number of sales Brazulaca will have. To be more specific, firstly, there is planned money that Brazulaca is going to earn during the launching. Then it is counted how many customers are needed to obtain the money. The next step is to count how many leads (people registered for a Polish Week) are needed to obtain the planned number of students. And the last step is to calculate how much money is required to obtain the number of leads (e-mails). Of course, the numbers are only estimated as a base on the launching done until the moment and some tips from marketing courses completed by the creators of Brazulaca.

One more important point of Brazulaca's marketing is to increase the list of e-mails of people interested in learning Polish. It helps have contact with the potential customers and keeping them informed about Brazulaca's services. People give their e-mails to Brazulaca in three ways:

- 1) Putting the e-mail address to receive some extra materials available for some of the videos (Figures 14 to 16);
- 2) Registration for a Polish Week (it is needed to put the e-mail address to make a registration);
- 3) Putting the e-mail address to receive information about opening a new group of students.



Figure 13. A website on which a person can access extra materials.

Source: <https://www.brazulaca.com.br/bonus>.

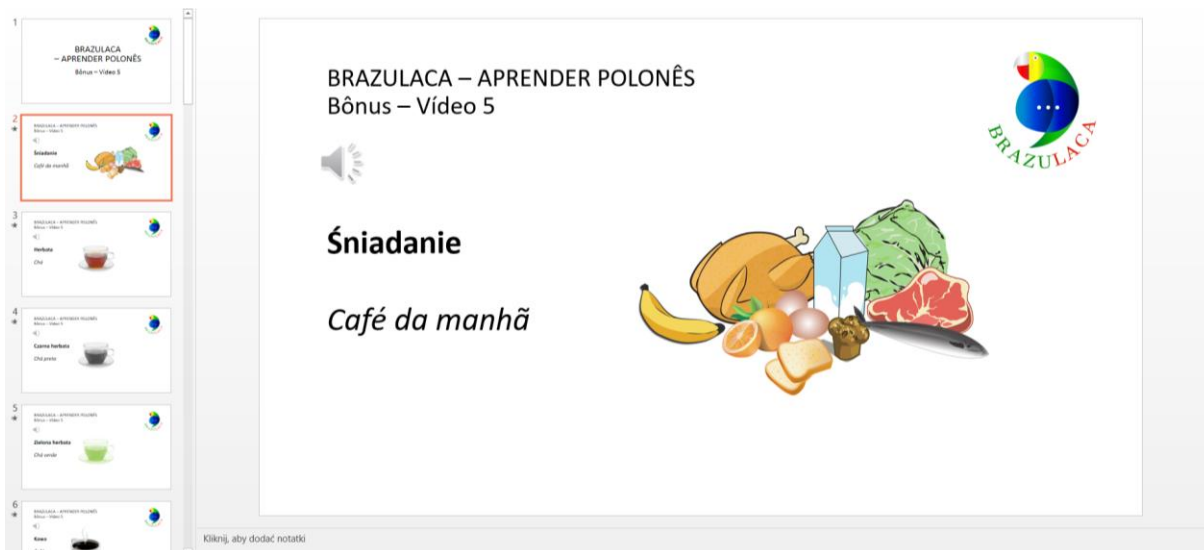



Figure 14. An example of extra materials to Brazulaca's videos.

Source: Brazulaca's materials, Author's elaboration.

BRAZULACA – APRENDER POLONÊS

Bônus – Vídeo 1



Vídeo 1 – As 20 expressões em polonês usadas no primeiro vídeo com as traduções:

1. **Cześć! Jestem ... [Marta]**
Oi! Eu sou o(a) ... [Marta – ou o seu nome]
2. **Jak masz na imię?**
Qual é o seu nome? / Como você se chama?
3. **Mam na imię ... [Marta]**
O meu nome é / Eu me chamo ... [Marta – ou o seu nome]

Figure 15. An example of extra materials to Brazulaca's videos.

Source: Brazulaca's materials, Author's elaboration.

The e-mails are managed by the platform Klickpages. It makes it possible to send e-mails to specific groups of people. The other way of saying “people who register their e-mails” are “leads”.

The marketing objectives of Brazulaca are:

- 1) Produce one live per week about topics connected to Polish learning (starting in April of 2021) to make more people interested in Brazulaca's videos;
- 2) Produce and post seven short videos per week on all the social media;
- 3) Make six launchings in total in 2021;
- 4) Obtain 12 000 leads until the end of 2021;
- 5) Improve videos for Polish Weeks;
- 6) Make 200 sales in 2021.

2.4.5 Sales plan

As it was mentioned before, all the activity of Brazulaca has been done and is going to be done through the internet, including the sales. It is needed to have a platform that is an intermediary between a customer and the company, not to be necessary to have partnerships with banks or other payment systems. The platform that offers that service and is being used by Brazulaca is Hotmart. The price for that is 10% of each sale.

The plan of sales of Brazulaca is strictly connected with the marketing plan. There are going to be 6-7 launchings per year. In 2021 there were two already and there are going to be four more (in May, July, September and November). Sales – or, as we use to say – opening new groups of students Brazulaca's Course, are made only during those launchings. It means that it is possible to sign up for the course only a few times in the year. The fact of opening new groups of students only a few times per year allows the maximum of support for the new students and makes the customers look for Brazulaca's course instead of Brazulaca looking for the customers. The sales start after a Polish Week (one week of free classes about Brazulaca's method in which people are taught how to learn Polish in an efficient way). The sales last one week, maximum. They start on Monday after Polish Week and end either when the group of students is already big or on Friday. Then, on Saturday there is an inaugural class for the new students and on Monday there is liberated the first part of materials to study. Usually, to motivate people to buy the course, the price on the first day is lower than on the other days of the week.

Before every launching, there is a Polish Week (Figure 17), which is somehow preparing the participants to open a new students' group and a possibility of buying the course. The participants receive few Polish classes for free, and then they are more likely to buy Brazulaca's services.

SEMANA DO POLONÊS



O PASSO A PASSO PARA SE COMUNICAR EM POLONÊS

AULA 1
O início da jornada

Nessa aula você vai conhecer a história do método Brazulaca e também quais são os 3 maiores erros que você deve evitar para chegar até a comunicação em polonês.



Liberada!

AULA 1
O início da jornada
22/03
08h00



24/03
08h00

AULA 2
As técnicas secretas
24/03
08h00



26/03
08h00

AULA 3
Os próximos passos
26/03
08h00



29/03
08h00

EM BREVE
Aguarde informações
29/03
08h00

Entrar no Canal do Telegram da Semana do Polonês

Figure 16. A website on which a person can see classes during a Polish Week.

Source: <https://www.brazulaca.com.br/evento-lis>.

Before every Polish Week, there are two weeks of Warming up for the Polish Week. During that time, Brazulaca puts advertisements and opens registration for Polish Week to gain leads. During that time, there are also two lives per day. One of them happens every week, not depending on the Warming up and neither on Polish Week nor launching. But the second one occurs only during those two weeks of Warm up before the Polish Week to prepare people for the Week and sales, giving them even more content and the possibility of interaction for free. Those lives are different because only some of them are posted later. Then, to be sure of not losing any of them, the followers need to participate during the live.

The sales objectives of Brazulaca are:

- 1) Make 200 sales in 2021.
- 2) Make 6 launchings in total in 2021.
- 3) Earn 191.280 BRL in 2021.
- 4) Earn in total 5.725.380 BRL until 2026.

2.5 Financial plan

This section will present the company's financial plan, which includes an analysis of predicted data and economic factors that determine the company's economic viability.

The program used to do the financial part is a spreadsheet from a Portuguese institution IAPMEI (Instituto de Apoio às Pequenas e Médias Empresas e à Inovação, from Portuguese: *Institute of Support to Small and Medium Enterprises and Innovation*).

The company is registered in Brazil and the system of taxes works in a different way than in Portugal. It was used in a Portuguese program to do a financial plan, and some clarifications are needed.

First of all, the type of company during the first year (2021) is Microempreendedor Individual (from Brazilian Portuguese: *Individual Entrepreneur*). In this type of company, the only expense of the company is of 60 BRL/month, independently of the company's income value. The limit of the company's income to be this type is of 81.000 BRL / year and there can be only 2 people working in a company (a creator and one employee). In the second and the next years the company's income is going to be higher and it will be needed to change the type from Microempreendedor Individual to Simples Nacional (from Brazilian Portuguese: *National Simple*). In this type of company, there can be more employees, the limit of income is 4.800.000 BRL, and the taxes depend on the company's area and income. The formula used to count the tax is as follows⁴:

$$[(RBA12 \times ALIQ) - PD] / RBA12$$

Where:

- RBA12: is the gross revenue accumulated over the previous 12 months;
- ALIQ: rate indicated in the corresponding annexe of the Internal Revenue Service (a percentage over the taxable base, it depends on the amount – brackets – of the total income/turnover);
- PD: value to be reduced (depends on the type of activity and total income).

In this value, are included the following taxes:

- Corporate Income Tax;
- Social Contribution on Net Income;
- Social Integration Program;
- Contribution for Social Security Financing;
- Tax on Industrialized Products;
- Tax on the Circulation of Goods and Services;
- Tax on Services;
- Social Security Contribution.

⁴ Formula was obtained from a Brazilian accountant.

Then, it is possible to count the amount of taxes to be paid during the first 6 years of a company.

Table 4. Taxes to be paid by Brazulaca as *Simples Nacional*

Year	2021	2022	2023	2024	2025	2026
Number of students per month (medium)	20	30	40	50	70	85
Number of students per year (medium)	240	360	480	600	840	1020
Price / Course (BRL)	797	997	1397	1597	1797	1997
Currency: Brazilian Real (BRL)						
Total revenue:	191.280,00	358.920,00	670.560,00	958.200,00	1.509.480,00	2.036.940,00
Tax (RBA12 X ALIQ):	21.423,36	40.199,04	90.525,60	153.312,00	241.516,80	427.757,40
Value to be reduced:	9.360,00	9.360,00	17.640,00	35.640,00	35.640,00	124.640,00
Real value of the tax to be paid:	12.063,36	30.839,04	72.885,60	117.672,00	205.876,80	303.117,40

Source: Author's elaboration.

However, the program used to make all the countings can use only one unchangeable percentage of the tax. This is why it was counted a medium value of the tax, basing on the predicted incomes: 12,97%. This value is a fixed value and is considered as the only one that needs to be paid during the next 6 years.

Table 5. The medium rate of the tax to be paid by Brazulaca as *Simples Nacional*

Currency: Brazilian Real (BRL)							
Year	2021	2022	2023	2024	2025	2026	Total, all the years:
Total revenue:	191.280,00	358.920,00	670.560,00	958.200,00	1.509.480,00	2.036.940,00	5.725.380,00
Tax (RBA12 X ALIQ):	21.423,36	40.199,04	90.525,60	153.312,00	241.516,80	427.757,40	
Value to be reduced:	9.360,00	9.360,00	17.640,00	35.640,00	35.640,00	124.640,00	
Real value of the tax to be paid:	12.063,36	30.839,04	72.885,60	117.672,00	205.876,80	303.117,40	742.454,20
Real rate:	6,31%	8,59%	10,87%	12,28%	13,64%	14,88%	Real rate of total: 12,97%

Source: Author's elaboration.

There is one more difficulty when using the program. There is no place to put the percentage to be discounted from the income. The percentage is discounted from the profit, as Portuguese IRC tax (Imposto sobre o Rendimento das Pessoas Coletivas, from Portuguese: Corporate Income Tax). It was counted how much it needs to be to count similar values as the values counted when the tax is 12,97% from the revenue. The values of income before tax were taken and divided by the values of taxes of earnings to pay. And the value of Corporate Income Tax is 29%. Then, it was defined the CIT tax in the value of 29%.

2.5.1 Key Assumptions

According to the Brazilian law about taxes for a company *Simplex Nacional*, key financial assumptions were defined.

Table 6. Financial Assumptions

Currency	Brazilian Real (BRL)
Starting year of the project (Year 0)	2021
Average Receiving Term (days) / (months)	0
Average Payment Term (days) / (months)	0
Average Stockout Term (days) / (months)	0
VAT rate	0,00%
Social Security Contributions - entity - management	8,00%
Social Security Contributions - entity - employees	8,00%
Social Security Contributions - staff - management	12%
Social Security Contributions - staff - employees	12%
Average PIT rate	0,00%
Average CIT rate	29,00%

Source: Author's elaboration in an Excel Form from IAPMEI.

The average period of receipt is 0 days because the customers need to pay for the course at the moment of buying it. The platform that is used for the course (Hotmart) liberates the money for the company only after 30 days, but it is the platform and not the client. Customers can choose to pay all the money one time or in instalments and pay right at the time of purchase of the course. However, the platform (Hotmart) holds the money for thirty days in case of money back for people who decide to use the guarantee, give up the course and cancel the purchase. Moreover, regardless of the payment method (cash or instalment), the platform always releases the total amount of the course to the company.

The average payment term is 0 days because the company does not pay any amount to put the course on the platform. It is necessary to discount 10% of each sale, but this is done automatically at the time of purchase, and this value is included in the part of external services supplies (commissions category).

The VAT rate is 0% because the company is registered in Brazil, where there is no VAT, so it is unnecessary to put this tax in the assumptions.

Social Security rate is 12% for entity and 8% for the staff. It was defined, considering the type of the company *Simples Nacional*. The rate for an entity depends on the salary of employees. In the case of Brazulaca the salaries are 3.300 BRL (it is 3 minimum salaries). In this case, the Social Security Rate is 12%. The rate of Social Security for the staff does not depend on the salary.

The average CIT rate was considered at 29% because it is the amount counted as a reference of Brazilian tax, as previously explained.

There are no more obligatory taxes for this type of company in Brazil.

As the company is registered in Brazil, all the taxes, expenses, prices and salaries are defined basing on Brazilian market standards.

2.5.2 Services Rendered

The estimated number of students and price for Brazulaca's Polish Course is presented below.

Table 7. Estimated number of students and price for the Course

Year	2021	2022	2023	2024	2025	2026
Number of students per month (medium)	20	30	40	50	70	85
Number of students per year (medium)	240	360	480	600	840	1020
Price / Course (BRL)	797	997	1397	1597	1797	1997

Source: Author's elaboration

The number of Brazulaca's Polish Course students was estimated based on the values planned to spend with marketing. Based on the results from the past launchings, the current cost per lead of Brazulaca is 4,78 BRL. The budget of Brazulaca to invest in marketing in lead capture is 57.384,00 BRL. Then, it was calculated that with 57.384,00 BRL there are going to be 12.000 leads. The conversion rate is 2%. It means that 2% of leads buy a Course, so there are going to be 240 students in the year 2021. The calculations for the next years were made in the same way.

It was estimated that from one year to the other, the average of students per month would grow from 20, in 2021, to 30 in 2022, and 10 more/month every year until 2025 with 70 students/month, on average, and 85 in 2026. The course price also grows from an average of 797,00 BRL per course in 2021 to 997,00 BRL in 2022 and 1.997,00 BRL in 2026.

The sales plan for the coming years was based on the first year of the company's activity (August of 2020 until March 2021) and on the planned number of students in the coming years.

Table 8. Services Rendered

Currency: Brazilian Real (BRL)						
Services Rendered – national market	2021	2022	2023	2024	2025	2026
Brazulaca Polish Course	191.280	358.920	670.560	958.200	1.509.480	2.036.940
TOTAL	191.280	358.920	670.560	958.200	1.509.480	2.036.940

Source: Author's elaboration in an Excel Form from IAPMEI.

As the company's activities fall under services, we have only one point to consider – the Brazulaca Polish Course. The Course is being modified and improved to meet customer needs better. This is why the price grows up.

Considering this, the total volume of business grows from 191.280,00 BRL in 2021 until 2.036.940,00 BRL in 2026. There is no impairment on receivables because clients pay for the service in advance.

It was not counted VAT since the company is registered in Brazil and there this tax does not exists. It is not necessary to put it on the calculations.

2.5.3 External Services Supplies

The analysis of the expenses related to the “Supplies and External Services” category is presented below. As the basis of the calculations, the number of sales and the number of expected students were used.

Table 9. External services

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Advertising and publicity	57.384,00	107.676,00	201.168,00	287.460,00	452.844,00	611.082,00
Comissions	19.128,00	35.892,00	67.056,00	95.820,00	150.948,00	203.694,00
Communication	2.917,00	3.517,00	5.557,00	5.557,00	7.477,00	8.437,00
TOTAL	79.429,00	147.085,00	273.781,00	388.837,00	611.269,00	823.213,00

Source: Author's elaboration in an Excel Form from IAPMEI.

Five main expenses were considered:

- 1) Platform commission with the value of 10% of each course sale (the value is equal to 10% of the income during the year). Thus, it has a value of 19.128 BRL in the year 2021 and until the year 2026 reaches the value of 203.694,00 BRL. This cost is included in the Commissions part;
- 2) Domain to have the company website is a fixed cost of 40,00 BRL paid annually every year. This cost is part of the Communication subcategory;
- 3) A tool to manage the e-mails (KlickPages) – the value paid annually changes the number of leads, and so in the year 2021 has the value of 1.764,00 BRL and increases almost every year until reaching the value of 7.284,00 BRL in the year 2026. This expense is included in the Communication subcategory;
- 4) A tool to make the classes and meetings live (Zoom) with a fixed value of 1.113,00 BRL per year. This expense is included in the Communication subcategory;
- 5) The expenses connected directly with marketing, which includes mainly the advertising campaigns in social networks. The value is based on the estimated sales data – every year, the marketing costs are equal to 30% of the value of the income. And so, in 2021, it has a value of 57.384,00 BRL and grows every year according to the sales values, ending with the value of 611.082,00 BRL in 2026. This cost is included in the Advertising and publicity subcategory.

The detailed expenses of supplies and external services are presented below.

Table 10. Detailed costs of external services

Currency: Brazilian Real (BRL)						
Year	2021	2022	2023	2024	2025	2026
Platform commission	19.128,00	35.892,00	67.056,00	95.820,00	150.948,00	203.694,00
Domain	40,00	40,00	40,00	40,00	40,00	40,00
Clickpages (e-mails)	1.764,00	2.364,00	4.404,00	4.404,00	6.324,00	7.284,00
Zoom	1.113,00	1.113,00	1.113,00	1.113,00	1.113,00	1.113,00
Marketing	57.384,00	107.676,00	201.168,00	287.460,00	452.844,00	611.082,00

Source: Author's elaboration.

All the expenses are fixed costs. Adding all the expenses of Supplies External Services, there is a total value of 74.429,00 BRL in the year 2021, which grows to the value of 823.213,00 BRL in the year 2026.

The value of VAT is 0% because the company is registered in Brazil, where it does not have this tax.

2.5.4 Staff Costs

Below there are presented the Staff Costs.

Table 11. Staff costs

	2021	2022	2023	2024	2025	2026
Number of months	12	12	12	12	12	12
<u>Number of Employees</u>						
Administration / Management			1	1	1	1
Financial Administration		1	1	1	1	1
Commercial / Marketing	1	1	1	1	1	1
Production / Operational	1	1	1	1	2	2
TOTAL	2	3	4	4	5	5
<u>Employees (number of working months)</u>						
Administration / Management			13	13	13	13
Financial Administration		13	13	13	13	13
Commercial / Marketing	13	13	13	13	13	13
Production / Operational	13	13	13	13	13	13
Currency: Brazilian Real (BRL)						
<u>Base Monthly Remuneration</u>	2021	2022	2023	2024	2025	2026
Administration / Management			3.300,00	3.300,00	3.300,00	3.300,00
Financial Administration		3.300,00	3.300,00	3.300,00	3.300,00	3.300,00
Commercial / Marketing	3.300,00	3.300,00	3.300,00	3.300,00	3.300,00	3.300,00
Production / Operational	3.300,00	3.300,00	3.300,00	3.300,00	3.300,00	3.300,00
<u>Base Annual Salary TOTAL</u>	2021	2022	2023	2024	2025	2026
Administration / Management			42.900	42.900	42.900	42.900
Financial Administration		42.900	42.900	42.900	42.900	42.900
Commercial / Marketing	42.900	42.900	42.900	42.900	42.900	42.900
Production / Operational	42.900	42.900	42.900	42.900	42.900	42.900
TOTAL	85.800	128.700	171.600	171.600	214.500	214.500
<u>Other expenses</u>						
Social Security						
Management	8,00%		3.432	3.432	3.432	3.432
Staff	8,00%	6.864	10.296	10.296	13.728	13.728
TOTAL OTHER EXPENSES		6.864	10.296	13.728	13.728	17.160
TOTAL PERSONAL EXPENSES		92.664	138.996	185.328	185.328	231.660
Currency: Brazilian Real (BRL)						
<u>SUMMARY TABLE</u>	2021	2022	2023	2024	2025	2026
Management			42.900	42.900	42.900	42.900
Employees	85.800	128.700	128.700	128.700	171.600	171.600
Wages Tax Charges	6.864	10.296	13.728	13.728	17.160	17.160
TOTAL PERSONNEL EXPENSES	92.664	138.996	185.328	185.328	231.660	231.660
Currency: Brazilian Real (BRL)						
<u>Withholdings Employees</u>	2021	2022	2023	2024	2025	2026
Management / Administration	12%		5.148	5.148	5.148	5.148
Other Personnel	12%	10.296	15.444	15.444	20.592	20.592
TOTAL Withholdings		10.296	15.444	20.592	20.592	25.740

Source: Author's elaboration in an Excel Form from IAPMEI.

In the first year (2021), there are only 2 employees (the creators of Brazulaca). In the next few years, it will also include the other employees. And the wage is 3.300,00 BRL per month (which is a tripled minimum salary in Brazil). There were counted 13 salaries per year, according to Brazilian law.

Social Security tax in the type of company *Simples Nacional* has a value of 12% when a salary is higher than 2.203,49 and lower than 3.305,22 BRL and is paid per month. In this kind of company, it is necessary to have an employee that takes care of finances. However, in the first year, this is not included, because in fact, in the first year, the kind of company registered is different (*Microempreendedor Individual*). But as in the other years (starting from 2022), the type will be *Simples Nacional*. All the calculations for all the years were made as if from the beginning had this type of registered company.

2.5.5 Working Capital

Below there are presented working capital requirements, resources and investment.

Table 12. Working capital

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Working Capital Requirements						
Treasury Reserve	2.000	2.000	2.000	2.000	2.000	2.000
TOTAL	2.000	2.000	2.000	2.000	2.000	2.000
Working Capital Resources						
State (Social Security)	1.430	2.145	2.860	2.860	3.575	3.575
TOTAL	1.430	2.145	2.860	2.860	3.575	3.575
Working Capital Required	570	-145	-860	-860	-1.575	-1.575
Working Capital Investment	570	-715	-715		-715	

Source: Author's elaboration in an Excel Form from IAPMEI.

Treasury Reserve is considered to be 2.000 BRL. It is not considered a working capital investment in the client's category because all the expenses are included in a 10% that the platform charges each

transaction. It is also needed to consider the Social Security fee from 1.430 BRL in 2021 to 3.575 BRL per year.

2.5.6 Investment

Below there are presented all the investments planned for the next five years.

Table 13. Investments

Currency: Brazilian Real (BRL)						
Investment per year	2021	2022	2023	2024	2025	2026
Tangible Fixed Assets						
Basic Equipment	7.020	1.500	2.000	1.500	2.000	1.500
Total Tangible Fixed Assets	7.020	1.500	2.000	1.500	2.000	1.500
Total Investment	7.020	1.500	2.000	1.500	2.000	1.500
Accumulated Assets	2021	2022	2023	2024	2025	2026
Tangible Fixed Assets						
Basic Equipment	7.020	8.520	10.520	12.020	14.020	15.520
Total Tangible Fixed Assets	7.020	8.520	10.520	12.020	14.020	15.520
Total	7.020	8.520	10.520	12.020	14.020	15.520
Depreciation and Amortization Rates						
Tangible Fixed Assets						
Basic Equipment	33,33%					
Total Depreciation & Amortization	2.340	2.840	3.507	4.007	1.833	1.667
Accumulated Depreciation & Amortization	2021	2022	2023	2024	2025	2026
Tangible Fixed Assets	2.340	5.180	8.686	10.353	12.186	13.853
Intangible Assets	0	0	0	0	0	0
TOTAL	2.340	5.180	8.686	10.353	12.186	13.853
Balance Sheet Value	2021	2022	2023	2024	2025	2026
Equipment	4.680	3.341	1.834	1.667	1.834	1.667
Intangible Assets	0	0	0	0	0	0
TOTAL	4.680	3.341	1.834	1.667	1.834	1.667

Source: Author's elaboration in an Excel Form from IAPMEI.

All the investment going to be done is included in the area of basic investment (computers, cell phones, camera etc.). There is the highest cost in the first year because all the equipment needed needs to be bought. Then, in the next years, it changes, because the investments planned include buying only some parts of the equipment. Depreciation and amortization rate was increased to 33,33% (in line with Decreto

regulamentar 2/90) because all the basic equipment is computers, cell phones and similar. The information about basic equipment needed is presented in Table 14.

Table 14. Basic Equipment

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Camera + Tripod + 2 microphones + 1 adaptador	1.727,12					
Macbook +Battery + Thermal folder + Mouse	3.063,06					
Teleprompter	209,12					
Computer			2.000,00		2.000,00	
Cell phone		1.500,00		1.500,00		1.500,00
TOTAL	7.020,30	1.500,00	2.000,00	1.500,00	2.000,00	1.500,00

Source: Author's elaboration.

2.5.7 Financing

Below there are presented financing requirements and sources of financing.

Table 15. Financing

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Investment	7.590	785	1.285	1.500	1.285	1.500
Treasury Safety margin						
Financing Requirements	7.590	785	1.285	1.500	1.285	1.500
Sources of Financing						
Free Cash	14.301	52.539	151.147	273.148	473.783	697.751
Owners Initial Capital	10.000					
Other capital instruments						
Partners loans						
Bank financing and other credit institutions						
Subsidies						
TOTAL	24.301	52.539	151.147	273.148	473.783	697.751

Source: Author's elaboration in an Excel Form from IAPMEI.

Financing requirements start from 7.590,00 BRL in the first year because it is needed to buy all the equipment needed. Then the investment changes in the next years and is from 785,00 to 1.500,00 BRL. The sources of financing are: Owners Initial Capital of 10.000 BRL and free cash of 14.301 BRL in 2021 up to 697.751 BRL in 2026. All the investment is going to be done using the money of Brazulaca's free cash, which is sufficient to cover all costs. No external financing (partners loans, bank financing, credit institution etc.) are needed. We also assumed that no dividends are paid, increasing the financing amount every year.

2.5.8 Income Statement Forecast

The Income Statement Forecast allows us to analyse the business's profitability and it is crucial to the "go-no-go" analysis decision. A business with no reasonable profits and profitability should not be started. According to the previous assumptions and auxiliary calculations, the earnings and net profit are presented below in the Income Statement Forecast.

Table 16. Income Statement Forecast

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Sales and services rendered	191.280	358.920	670.560	958.200	1.509.480	2.036.940
Supplies and External services	79.429	147.085	273.781	388.837	611.269	823.213
Wages and salaries	92.664	138.996	185.328	185.328	231.660	231.660
EBITDA (Earnings before interest, taxes, depreciation and amortization)	19.187	72.839	211.451	384.035	666.551	982.067
Depreciation and amortization expenses/reversals	2.340	2.840	3.506	1.667	1.833	1.667
EBIT (operating profit)	16.847	69.999	207.945	382.368	664.718	980.401
Interest and Similar Income Obtained	1.137	4.714	14.883	32.399	62.788	106.597
PROFIT BEFORE TAX	17.984	74.714	222.828	414.767	727.506	1.086.998
Income tax for the period	5.215	21.667	64.620	120.282	210.977	315.229
NET PROFIT FOR THE PERIOD	12.768	53.047	158.208	294.485	516.529	771.768

Source: Author's elaboration in an Excel Form from IAPMEI.

Brazulaca's earnings, considering costs with supplies and external services and personnel costs, is going to be 19.187,00 BRL in 2021 and increase to 982.067,00 BRL in 2026. The highest costs apart from 2022 are in the area of external services. Those are the costs connected to advertising and publicity

mainly and are unavoidable to make the business grow. Other costs need to be considered, like depreciation and amortization and income tax. After discounting that part, the net profit is counted. Net profit for the first year of the activity is 12.768,00 BRL and increases every year up to 771.768,00 BRL in 2026.

2.5.9 Balance Sheet Forecast

The table below shows the Balance Sheet Forecast, showing information concerning assets, equity and liabilities. A simplified scheme based on the Portuguese Balance Sheet format is used.

Table 17. Balance Sheet Forecast

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
ASSETS						
Non-Current Assets	4.680	3.341	1.834	1.667	1.834	1.667
Tangible Fixed Assets	4.680	3.341	1.834	1.667	1.834	1.667
Current Assets	24.733	96.286	299.669	649.983	1.257.754	2.133.942
Cash and bank deposits	24.733	96.286	299.669	649.983	1.257.754	2.133.942
TOTAL ASSETS	29.414	99.627	301.503	651.650	1.259.588	2.135.609
EQUITY						
Realized capital	10.000	10.000	10.000	10.000	10.000	10.000
Reserves		12.768	65.815	224.023	518.508	1.035.036
Net profit for the period	12.768	53.047	158.208	294.485	516.529	771.768
TOTAL EQUITY	22.768	75.815	234.023	528.508	1.045.036	1.816.805
LIABILITIES						
Current Liabilities	6.645	23.812	67.480	123.142	214.552	318.804
State and Other Public Entities	6.645	23.812	67.480	123.142	214.552	318.804
TOTAL LIABILITIES	6.645	23.812	67.480	123.142	214.552	318.804
TOTAL LIABILITIES + EQUITY	29.414	99.627	301.503	651.650	1.259.588	2.135.609

Source: Author's elaboration in an Excel Form from IAPMEI.

All the assets, including tangible fixed assets, clients and cash and bank deposits, is from 29.414,00 BRL in 2021 and 2.135.609,00 BRL in 2026. Total equity and liabilities are 29.414,00 BRL in 2021 and increases to 2.135.609,00 BRL in 2026.

2.5.10 Cash Flow Statement and Financing Plan (Forecast)

Cash Flow is presented below.

Table 18. Cash Flow

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Project Cash Flow						
Operating Results (EBIT) x (1-IRC)	11.961	49.699	147.641	271.481	471.950	696.084
Depreciation and amortization	2.340	2.840	3.506	1.667	1.833	1.667
Provisions for the year						
	14.301	52.539	151.147	273.148	473.783	697.751
Working Capital Investment/Disinvestment						
Working Capital	-570	715	715		715	
Operating CASH FLOW	13.731	53.254	151.862	273.148	474.498	697.751
Investment /Disinvestment in Fixed Capital						
Fixed Capital	-7.020	-1.500	-2.000	-1.500	-2.000	-1.500
Free cash-flow	6.711	51.754	149.862	271.648	472.498	696.251
Accumulated CASH FLOW	6.711	58.465	208.327	479.976	952.474	1.648.724

Source: Author's elaboration in an Excel Form from IAPMEI.

The financing plan is presented below.

Table 19. Financing plan

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
SOURCES OF FUNDS						
Gross Free Cash	19.187	72.839	211.451	384.035	666.551	982.067
Share Capital (inflow of funds)	10.000					
Other capital instruments	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Disinvest. in Fixed Capital						
Desinvest. In Working Capital		715	715		715	
Financial Income	1.137	4.714	14.883	32.399	62.788	106.597
Total Origins	30.324	78.268	227.049	416.434	730.054	1.088.664
INVESTMENTS OF FUNDS						
Inv. Fixed Capital	7.020	1.500	2.000	1.500	2.000	1.500
Working Capital Inv.	570					
Income Tax		5.215	21.667	64.620	120.282	210.977
Dividend Payments						
Loan Repayments	0	0	0	0	0	0
Financial Expenses	0	0	0	0	0	0
Total Investments	7.590	6.715	23.667	66.120	122.282	212.477
Annual Cash Balance	22.733	71.553	203.383	350.314	607.771	876.187
Accumulated cash balance	22.733	94.286	297.669	647.983	1.255.754	2.131.942
Investments / Short Term Loan	22.733	94.286	297.669	647.983	1.255.754	2.131.942

Source: Author's elaboration in an Excel Form from IAPMEI.

The sources of funds are gross free cash, capital and financial income. In total, it is 30.324,00 BRL in 2021 and grows up every year up to 1.088.664,00 in 2026. Total investments are from 7.590,00 BRL in 2021 up to 212.477,00 BRL in 2026. The investments are: fixed capital investments, working capital investments and income tax. There are no loans and dividend payments. The annual cash balance is from 22.733,00 BRL in 2021 to 876.187,00 in 2026.

2.5.11 Evaluation and Viability

For completing the company's financial analysis are presented economic and financial ratios and indicators (Table 20). Considering the viability of Brazulaca, they are very positive. Economic indicators show a big business growth rate in the next 5 years. Net profitability starts from 7% in 2021 and grows up to 38% in 2026. The ROI varies from 36% up to 53% during the next 5 years, being the highest in 2022 and the lowest in 2026. Return on Assets varies from 46% up to 70%. Asset turnover starts from 650% in 2021 and finishes with 95% in 2026. ROE varies from 42% up to 70% during the next 5 years.

Table 20. Economic and Financial Indicators

Currency: Brazilian Real (BRL)						
ECONOMIC INDICATORS	2021	2022	2023	2024	2025	2026
Business Growth Rate		88%	87%	43%	58%	35%
Net Profitability over sales	7%	15%	24%	31%	34%	38%
ECONOMIC - FINANCIAL INDICATORS						
Return On Investment (ROI)	43%	53%	52%	45%	41%	36%
Return on Assets	57%	70%	69%	59%	53%	46%
Asset Turnover	650%	360%	222%	147%	120%	95%
Return on Equity (ROE)	56%	70%	68%	56%	49%	42%

Source: Author's elaboration in an Excel Form from IAPMEI.

In addition to the economic and financial indicators to ensure the sustainability of the business, the predicted operating break-even point has been analysed (Table 21). The contribution margin shows that the number of services expected allows the company to cover its fixed costs.

Table 21. Break-even point

Currency: Brazilian Real (BRL)						
	2021	2022	2023	2024	2025	2026
Services rendered	191.280,00	358.920,00	670.560,00	958.200,00	1.509.480,00	2.036.940,00
Break-even point	174.432,87	288.920,82	462.615,42	575.832,20	844.762,15	1.056.539,50

Source: Author's elaboration in an Excel Form from IAPMEI.

For finishing the evaluation, were also considered indicators like Net Present Value and Pay Back period. In the Post-Financing and Investor's perspective (Table 22), for the 2021-2026 period, the positive free cash flow obtained will generate a cumulative NPV of 1.348.359 BRL and IRR of 671%. Due to the lower level of the investment amount and the higher profitability, the PayBack period is less than one year and the internal rate of return is so high, making it, in our opinion, not reasonable for assessment purposes. All the presented values confirm the viability of the business/company.

Table 22. Project Evaluation Post-Financing and from the Investor's Perspective

Currency: Brazilian Real (BRL)						
From the Post-Financing Project perspective	2021	2022	2023	2024	2025	2026
Free Cash Flow to Firm	6.711	51.754	149.862	271.648	472.498	696.343
WACC (Weighted Average Cost of Capital)	5,25%	5,25%	5,25%	5,25%	5,25%	5,25%
Discount Factor	1	1,053	1,108	1,166	1,227	1,292
Discounted flows	6.711	49.173	135.284	232.992	385.045	539.154
Cumulative discounted flows	6.711	55.884	191.168	424.160	809.205	1.348.359
Net Present Value (NPV)	1.348.359					
Internal Rate of Return (IRR)	671%					
Pay Back period	<1	Years				

Source: Author's elaboration in an Excel Form from IAPMEI.

Scenario Analysis

For evaluating the possible impact of more unfavourable or favourable conditions, a scenario analysis was carried out with the change of assumptions described below:

(1) Optimistic Scenario

For the purposes of sensitivity analysis under a pessimistic scenario, the following assumptions were considered: increase in quantities sold by 10%.

The results obtained can be seen in the following table:

Table 23. Financial projections of Braziluca, Optimistic Scenario

Braziluca	2021	2022	2023	2024	2025
Net Profit	27.064 BRL	80.405 BRL	209.880 BRL	369.585 BRL	635.637 BRL
Net Profit + Promoters' wages	112.864 BRL	166.205 BRL	295.680 BRL	455.385 BRL	721.437 BRL

Source: Author's elaboration in an Excel Form from IAPMEI.

Considering the promoters' profits and the wages obtained, the main benefits vary from 112.864 BRL in 2021 up to 721.437 BRL in 2025.

(2) Pessimistic Scenario

For the purposes of sensitivity analysis under a pessimistic scenario, the following assumptions were considered: decrease in quantities sold by 10%.

The results obtained can be seen in the following table:

Table 24. Financial projections of Brazulaca, Pessimistic Scenario

Brazulaca	2021	2022	2023	2024	2025
Net Profit	-2.151 BRL	26.288 BRL	106.535 BRL	219.383 BRL	397.420 BRL
Net Profit + Promoters' wages	83.649 BRL	112.088 BRL	192.335 BRL	305.183 BRL	483.220 BRL

Source: Author's elaboration in an Excel Form from IAPMEI.

Considering the promoters' profits and the wages obtained, the main benefits vary from 83.649 BRL in 2021 up to 483.220 BRL in 2025.

Considering the most probable scenario, we find the following variations from the optimistic and pessimistic scenarios:

Table 25. Comparative scenario analysis

Brazulaca	2021	2022	2023	2024	2025
Net Profit (pessimistic)	-2.151 BRL	26.288 BRL	106.535 BRL	219.383 BRL	397.420 BRL
Net Profit (the most probable)	12.768 BRL	53.047 BRL	158.208 BRL	294.485 BRL	516.529 BRL
Net Profit (optimistic)	27.064 BRL	80.405 BRL	209.880 BRL	369.585 BRL	635.637 BRL
Net Profit + Promoters' wages (pessimistic)	83.649 BRL	112.088 BRL	192.335 BRL	305.183 BRL	483.220 BRL
Net Profit + Promoters' wages (the most probable)	98.568 BRL	138.847 BRL	244.008 BRL	380.285 BRL	602.329 BRL
Net Profit + Promoters' wages (optimistic)	112.864 BRL	166.205 BRL	295.680 BRL	455.385 BRL	721.437 BRL

Source: Author's elaboration in an Excel Form from IAPMEI.

Considering the assumptions made for the scenarios' simulation, it can be seen that:

- In the optimistic and most probable scenario, the net profit is positive, but it becomes negative in the first year in the pessimistic one. However, in a total of all the years, it is positive. It suffers a significant reduction, approximately 28%. In the optimistic scenario, the net profit increases about 28%.
- Net profit + Promoters' wages is positive in all three scenarios but decreases approximately 20% in the negative scenario and increases approximately 20% in the positive one.

Potentially in the optimistic and pessimistic scenario, it could be a fiscal adjustment for taxes (higher in the positive scenario and lower in the negative scenario) but not significant.

Therefore, the economic and financial viability shows considerable resilience in adverse conditions and a very favourable behaviour in a good economic context.

In summary, considering the net profit, the indicators/ratios, the traditional evaluation methods as NPV Pay Back period, and the scenario analysis, the evaluation is quite positive, justifying the investment to be made in Brazulaca business idea.

Conclusions

This study intended to elaborate a business plan for Brazulaca, a small company in the area of education, more precisely foreign languages. Therefore, this work aims to present a business plan to analyse and evaluate the economic and financial viability of the business idea. Firstly, is introduced the business idea of Brazulaca (a Polish Course for Portuguese speakers which uses effective and innovative techniques of teaching and learning a language). Secondly, is developed the marketing and sales strategy for the business. Finally, the financial and economic viability of the business is analysed.

The main activity of Brazulaca is teaching the Polish language to Portuguese speakers, using innovative education methods and language teaching techniques based on scientific research and the personal experience of one of the creators. As long as it is a small company, there will be only two employees who are already promoters of the business in the initial phase.

Many people speak Portuguese, especially Brazilians that want to learn Polish. The primary motivation of the majority of them is to maintain the culture and tradition of the families – their ascendants who went to Brazil from Poland some years ago. Frequently, they also want to visit Poland. The other group of the target market are those people that live in Poland because their life partner is Polish or because they have a job or studies there. For them, knowing Polish means independence, comfort, the possibility of knowing new people and making friendships and learn Polish history. At the same time, there is a lack of resources to learn Polish available on the Internet. There are only a few channels in social media with Polish classes, but no one of them publishes videos regularly and only one of them offers a complete language course. The possibility of learning Polish for interested people is going to Poland and subscribe to one of the presential intensive courses. However, it is too expensive and too complex for many people due to the need to pass one or two months in a foreign country, plan the journey, and deal with accommodation and living expenses.

It is why Brazulaca was created. It offers many free materials to learn the Polish language and an intensive Polish course, totally online. Students can learn whenever and wherever they want to. The only thing needed is a computer (or a smartphone) and an internet connection. The price of the intensive course is much lower than the courses in Poland. The methods used by Brazulaca are practical and innovative, concentrated on teaching how to communicate in Polish in everyday situations. The Brazulaca Polish Course is going to have, in total, 30 modules to be completed during 30 weeks (1 module for each week of studies), 160 hours of lessons and a lot of materials to study Polish (native speakers' audios, pronunciation exercises, conversation exercises, revision exercises, quizzes, recommendations of movies, audiobooks, radios and songs in Polish). The feedback of Brazulaca's students is positive. They see fast progress in the process of learning.

For now, the only service of Brazulaca is a Polish Course in which students learn how to communicate in Polish in situations that can happen during a trip to Poland. There are plans of collaboration with

tourism companies to organize Polish intensive courses connected to Poland's trips. In the next years, the course is going to have also more advanced topics. In the future, Brazulaca will offer more types of services, like translations and help in documentation problems for Portuguese speakers that live in Poland. Brazulaca's vision is to be the leading company that connects Poland and Brazil in many different aspects: Polish teaching, translation, travels between Poland and Brazil, help with getting Polish documents as citizenship, and other legal issues.

Brazulaca's Polish Course is different from the services of competition, because (1) it is based on innovative teaching methods; (2) the principal objective is to teach how to communicate in Polish; (3) all the materials are prepared by a Polish native speaker in collaboration with a Brazilian native speaker; (4) all the classes and materials to study are 100% online available for a student during 18 months; (5) personalized support of Brazulaca during 18 months through a channel that a student prefers (the platform, e-mail, WhatsApp, Social Media and in person, during weekly sessions of questions and answers with a Polish native speaker); (6) the price of Brazulaca Polish Course is lower when counted per hour than other courses available.

An advantage of Brazulaca business is also an innovative marketing strategy. Free contents and materials to study the Polish language are regularly posted on Brazulaca's social media. This way, the teacher's authority and the potential customers' credibility increase. People who can see a lot of high-quality free content are more likely to buy a product or service of the company that does it. A characteristic that makes Brazulaca's sales strategy innovative is selling the course only during launches. Then, people interested in participating in the course need to wait for a specific time, thinking that it is not Brazulaca that looks for the new students but students who look for Brazulaca.

The process of buying a course is simple. A customer gets an e-mail with a link to a website with the information about the Polish course. Then, he or she accesses the website with the course to buy (Hotmart platform). After the payment, the customer receives an e-mail with information needed to access the course. Then, he or she can make a registration on the platform and access the course on the platform.

Before every launch, there are few weeks of preparations. Firstly, there are two weeks of a Warming up for a Polish Week. During that time, besides Polish classes, there are daily lives on topics connected to Polish learning, the Polish Week is being announced, and the subscriptions for Polish Week are opened. Brazulaca collects e-mails from interested people. Then, there is a Polish Week. It is a week of free classes about Brazulaca's method in which people are taught how to learn Polish in an efficient way. Only after that, the new group of students is opened. People can decide to participate in the course for 5 days or less (depends on the number of students). The launches happen about 6 times per year.

Considering the financial plan's assumptions and results, the investment is recommended and should be executed. The net profit varies between 12.768 BRL in 2021 and 771.768 BRL in 2026. The growth is significant because the number of students increases fast, being the effect of marketing. The return

on sales/services and the return on equity varies from 6,7% to 37,9% and from 42% to 70%, respectively. Additionally, the net present value is 1.348.359 BRL and due to a low level of investment in fixed assets, the payback will happen within the first year. Therefore, all indicators are positive, supporting the implementation of the business plan.

Limitations:

(1) The legal entity is based in Brazil. However, if the owners and promoter develop the activity from Portugal or Poland (place of effective management is in the UE), there is the possibility of a “permanent establishment” in Portugal or Poland, raising taxation issues;

(2) Profits for the period, the net present value or the internal rate of return are based in the Portuguese (or European) context. Thus, the cash flows growth rate and the discount rate are more appropriate for the European Union (EU) than Brazil. However, it is also possible to develop an exclusive scenario analysis for the Brazilian context. Nonetheless, considering the low investment in fixed assets and the depreciation rate of 33,33% (3 years useful life), the inflation impact is not so significant in the analysis.

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Appendices

Appendix 1. Business Model Canvas of Brazulaca



Appendix 2. PESTEL analysis of Brazulaca

Political	Economics	Social	Technological	Environmental	Legal
<ul style="list-style-type: none"> • Changes in the existing types of companies; • Incentives from the Brazilian government for entrepreneurs. 	<ul style="list-style-type: none"> • Inflation; • Deflation; • Devaluation of Brazilian Real. • Valorization of Brazilian Real. 	<ul style="list-style-type: none"> • Increasing or decreasing number of people who want to learn Polish; • High or little number of people who want to learn Polish at the advanced level; • Little motivation of students to finish the course. 	<ul style="list-style-type: none"> • New platform to develop the course; • Application dedicated to Brazulaca's course. 	<ul style="list-style-type: none"> • All the activity is done through the Internet. 	<ul style="list-style-type: none"> • Changes in the tax law.