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NOTE-ABLE

Start Up Business Plan

By: Anna Melomed

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EXECUTIVE SUMMARY

Note-able

Note-able is an online music learning service that hires and trains high-school musicians to be online music teachers with the first ever dual learning curriculum. By doing so, Note-able opens an entire new market of musical education with 3 A's: accessibility, affordability, and awareness.

Teachers view:
Once a high schooler signs up, they go through a week long training course and a mini-interview to get officially hired. Once connected with a student the teacher gets to mix and match our curriculum based on the students learning speed and musical interests. Each lesson has a teaching guide and extra lessons . Teacher gets paid per lesson :).

Student view:
Once successfully paired with a teacher, the student gets to access features such as our **AI tools**, broad curriculum, and online community showcases (giving them an opportunity to perform in a concert setting). Student pays in subscription plan.

Problems:

Solutions:

① Pricey Private Lessons:
Finding a private music teacher is the first step to learning an instrument. Those aren't cheap with prices starting from 40-100$ in person and online 30-40$ per hour.

Affordable:
Note-Able charges a set rate of 17.5$ per hour per teacher, approximately half the price of a normal online music lesson.

② Online Platforms Age-Restrictions:
Online teaching platforms already exist, but they don't allow teachers under 18. Teenagers lack college education, and a career as musicians.

Teenager friendly:
Teachers follow a training program and curriculum alongside the student. No college education needed. Has extra opportunities such as masterclasses, competitions and more.

③ Quality control:
There is a large lack of regulation and quality control in online teaching platforms.

Flexible Learning:
Our dual learning curriculum incorporates various features such as AI. Our AI helps catch mistakes, offers suggestions, takes notes on lessons, and analyzes students practice sessions.

Channels:
WORD OF MOUTH • SOCIAL MEDIA • PARTNERSHIPS

Customer Segments:

Primary
- Mothers 35-45
- Income: $30,000-80,00
- are interested in having their child learn an instrument.
- Child is probably a beginner

Secondary
- High School Musicians 14-17
- Interested in having a side-job
- Has around 3-12 years of musical experience.

Projected Revenue (3 years):

|			
Profit without Tax	3,710,058	9,015,652	11,320,870
Profit (taxed 21%)	2,930,945	7,122,365	8,943,487
Gross Profit Margin	72.0 %	78.5%	73.8%

Unique Value Proposition:
While online music lessons already exist, no platforms hire high schoolers due to their "inexperience", or they don't handle quality control. Note-Able is the medium between the two, opening priceless opportunities for high schoolers, training them to be successful teachers, and making quality musical education more accessible to the public.

Yearly Revenue

20,000,000
15,000,000
10,000,000
5,000,000
0
Year 1 — Year 2 — Year 3

Investment:
We are seeking an investment of 500,000$ with an interest of 15% that will be repaid by taking 50 cents out of every customer subscription. The loan (with interest) will be paid off in less than 2 years' time. In addition to a 100,000$ personal investment Note-Able will also conduct a crowdfunding campaign for 200,000$ for 10% equity that will help us gain initial momentum. The money we raise will be used for our payroll, website costs, advertising, and app development.

PROBLEMS
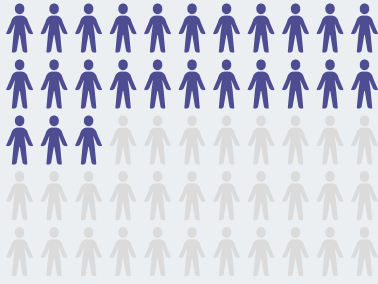
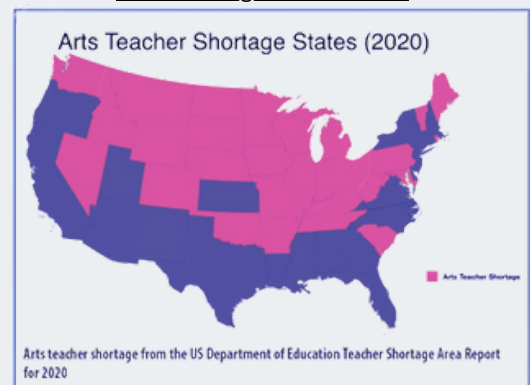estimated 45% families priced out of musical education

Problem #1: Expensive

When beginning an instrument, nothing can substitute the need for a private music teacher. In - person music teachers can range from 40-100$ per lesson. That's a minimum of 2000$ dollars annually, excluding cost of instrument, and transportation. Online lessons are significantly cheaper with prices ranging from 30-60$ per hour but that's still a 1500$ minimum expense for an over-qualified teacher. The importance of musical education, especially in youth, cannot be ignored, with various studies finding benefits correlated to intelligence, motor skills and creativity. But because of such hefty prices, musical education has been restricted to the middle and upper classes. **That means that 45 million lower-class families in America are currently priced out of a musical education.**
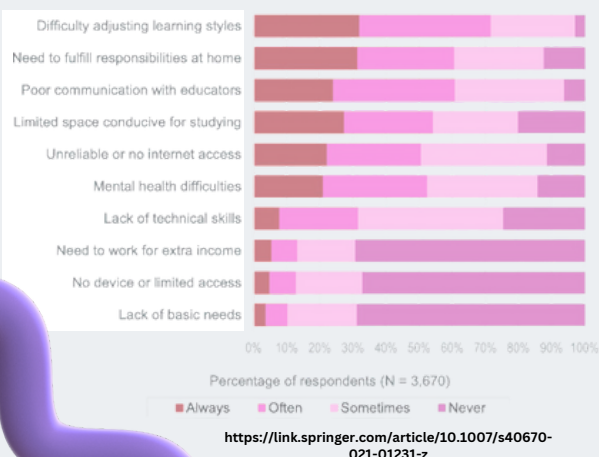
Problem #2: Teacher Shortage

The online musical education market is worth **180.02 million** as of 2022 (astute analytica, January 2023). But online teacher platforms only allow teachers over 17 years of age. The industry is built around advertising teachers who are overqualified for teaching beginners, with all teachers there having gone through conservatory or college for their instruments. But even with this, the U.S. still faces a music teacher shortage (Morrison, Jan 3rd 2024) due to many leaving the profession during the pandemic and is only expected to decline with less and less musical graduates each year. **This trend affects urban and rural schools, often impacting economically disadvantaged students,** further reducing public musical education.(Morrison Jan 3rd 2024)

https://sbomagazine.com/music-educations-greatest-threat/

Arts Teacher Shortage States (2020)

Arts teacher shortage from the US Department of Education Teacher Shortage Area Report for 2020

Barriers to online learning study results:

Difficulty adjusting learning styles
Need to fulfill responsibilities at home
Poor communication with educators
Limited space conducive for studying
Unreliable or no internet access
Mental health difficulties
Lack of technical skills
Need to work for extra income
No device or limited access
Lack of basic needs

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Percentage of respondents (N = 3,670)

Always   Often   Sometimes   Never

https://link.springer.com/article/10.1007/s40670-021-01231-z

Problem #3: Quality Control

There is a lack of quality control on online teaching platforms with most teachers not following a set curriculum but developing their own. This is due to teaching online being still a relatively new learning environment. Common problems are not being able to physically adjust the student's posture, technique, and other musical elements. These missed details can be a demotivator for both the student and teacher in addition to reduced sound quality+ visibility. Similarly, to other online courses, the accessibility proves a disadvantage. **Around 90% of people who sign up for online classes don't finish them (Muse). .** .

Online musical education needs to be reinvented.

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CUSTOMER SEGMENTS

To be able to maximize profits and blossom as a business, we need to connect with the right audience. Our users are beginners, they want a smooth yet flexible experience that will help them form a lifelong connection to music.

Primary: **Students**	Secondary: **Teachers**
The customers of Note-Able are parents who are interested in having their child learn an instrument but are likely to have no to little musical activity. They are looking for an option that doesn't require travel, less coordination, and is safe for their child. They are probably looking to experiment and see if learning an instrument is for them but aren't ready to pay for professional lessons. Learning with someone closer to their child's age may be more comfortable with them. They are looking for a beginner space where learning is fun with an easygoing curriculum.	Young musicians (3-12 years of experience) interested in a job as well as various opportunities tangent to music will use Note-Able. They are interested in a side job that will not interfere too much with their extracurriculars and school life. They are interested in seeing the other side of musical education to either further their own or take a different route. The musicians could also be seeking opportunities to help them further their career and look good on college applications. Resources such as masterclasses, competitions, internships and other leadership positions interest them.
Demographics: Mothers age 35-50. of lower/ middle class (income $ 30,000 -80,000)	**Demographics:** High School Musicians 14-18
Geographics: Residents of the U.S.A. Most likely in suburban or urban household	**Geographics:** Residents of the U.S.A. Most likely in suburban or urban household
Psychographics: Note-Ables ideal customers are people who understand the importance of music for various internal benefits. They are looking for something that their child would enjoy and a good resource to use to begin their musical journey. They are looking for accessibility, affordability, and availability.	**Psychographics:** Interested in earning money outside of school. Want small steady source of income and are willing to work for small wages. The consumer plays an instrument for a while and knows how to navigate sheet music, their instrument, and online learning. The consumer will also be open to working with kids and spending 1-3 hours weekly for lesson prep, notes, and monitoring progress. Around 50% of high school students stop playing instruments after high-school, Note-able is looking to tap in on that market.
Behavioral: Will be involved in tracking the child's progress, making sure they practice every week and keep in contact with the teacher.	**Behavioral:** Has or had a sufficient musical background meaning that they are comfortable with practicing every day, going to lessons receiving feedback and managing their schedule to leave time for schoolwork and personal life.

UNIQUE VALUE PROPOSITION

Note-Able modernizes musical education by combining conventional teaching techniques and new tech such as **AI** to create an tailored experience for the user. We provide training for both students and teachers, having them to learn alongside one another. They cover the same material through two different lenses, one as a teacher and one as a student. Our training program is unique because we combine face-to-face learning and tech, we are the first music learning program to use AI. Our AI tools personalize and enhance our users experience being a full-time assistant. All these features provides an invaluable structure and quality to our service that motivates our students to learn in the most effective way. Though online music lessons already exist, no platforms hire high school students due to their informal experience, or they don't handle quality control. Note-Able is the medium between the two, **opening priceless opportunities for high schoolers, training them to be successful teachers, and making quality musical education more <u>accessible</u> to the public.**
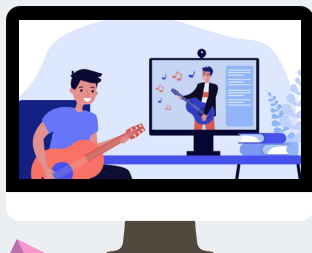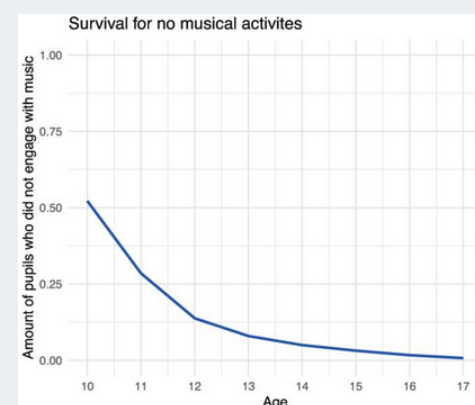
SOLUTIONS

Solution #1: Affordable

Note-able is built around providing lower-middle class families with an affordable music learning service. By hiring teenagers, we will be able to drastically lower the rates while maintaining quality. For the first year lesson rates will be 17.5 $ per hour which is approximately 70% cheaper than the average online teacher (avg saving of 1080$). Since the NoteAble is online, all that will be needed is a working computer/smartphone/tablet, Wi-Fi, and an instrument. Students will be able to sign up for a first free lesson with a teacher to see if they are a good fit, and then figure out which learning plan works for them. **This allows us to teach people in more rural and economically disadvantaged areas.**

Solution #2: Teachers!

50% of musicians stop playing an instrument after 17 years of age, now most of these people have around 3-11 years of experience from childhood. They have enough knowledge of instruments and musical theory to be good beginner teachers. Just taking the amount of high schoolers in band which is 24% (Carlos Abril, Ken Elpus) , there could be a potential **4.2 million possible new teachers in the US.** Note-able provides these students with an opportunity to have their first job. They will be able to set their own teaching schedule, leaving room for school and other extracurricular activities. **Teachers will be paid automatically after each lesson after the app sees the lesson time as completed.** After a certain number of lessons, they will get an opportunity for a raise. With Note-Able teachers and students get to access priceless resources such as quarterly music <u>showcases, masterclasses, competitions</u>, and other various events. Bonds between a teacher and student can last a lifetime, and people who teach often find that they learn a lot themselves.

Survival for no musical activites

Plos One

4

Solution #3.1: Quality
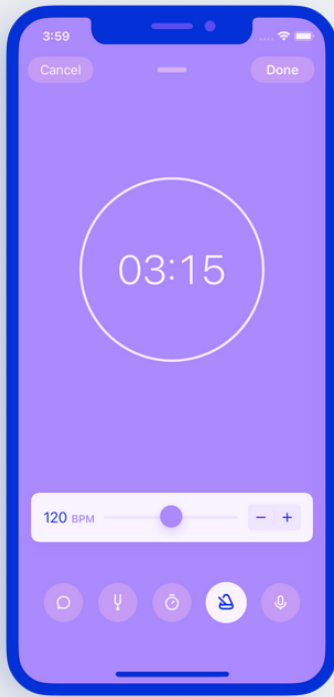
Note-able provides a new mixture of both face-to-face and curriculum learning. With teachers given various flexibilities on teaching style, while maintaining important informational content. Students will have access to a library of curriculum ,weekly homework, as well as a practice log that the teacher will monitor to guide the lesson speed. On the other side, the teacher will go through a course load alongside the student, so they are in sync on lesson plans. The lessons will often be tangent to one another so the teacher gets specific tips and tricks per song. The teacher will learn how to identify technical details such as posture, positioning, and dynamics throughout given songs. **We have combined college musical education curriculum with new materials created for managing an online learning environment**. Every half year there will be an online concert allowing the students to practice their performing skills and celebrate their progress. Beginner/Teachers without an academy often aren't able to hold concerts because they don't have enough students. We provide an additional enormous musical community to our learners. All of these features combine the p**ositives of of online musical resources with a necessary human touch**..

Solution #3.2:AI

(To get more depth on our AI tool we have it seperately)

One of our most revolutionary features is our AI tool. Using audial, manual, and visual data, this feature helps enhance the users learning. First our **AI tool can catch mistakes during our users practice, and offer suggestions.** For example, if the user has issues with their wrist, the AI can make a game or recommend an exercise to help. If the student is further struggling it can also provide extra resources or videos related to the problem from the internet. Second, our **AI tool can analyze and note-take during lessons,** providing an end-of-lesson summary with the key points. It can also analyze the students' practice sessions, noting what they worked on, how long, and areas of needed attention. Although AI cannot replace a teacher, it can help improve learning and motivate our users. It will work alongside the teacher to help personalize the curriculum, helping round the users education through assessing the skills learned in past lessons.<u>We will be the first app to incorporate AI this deeply in learning</u>.

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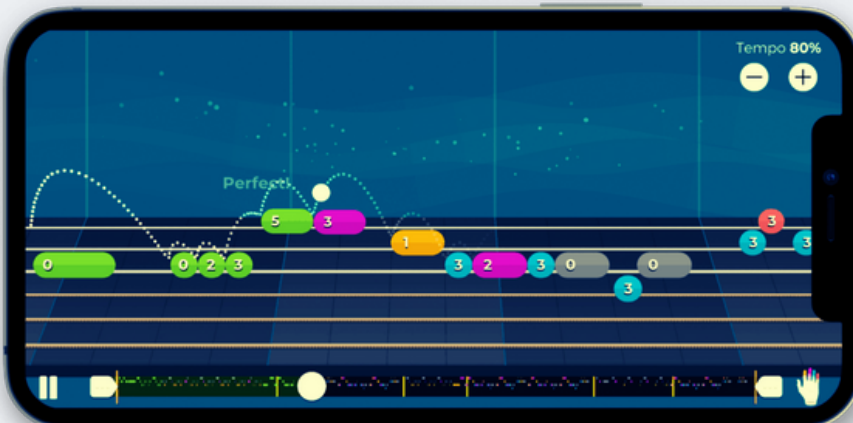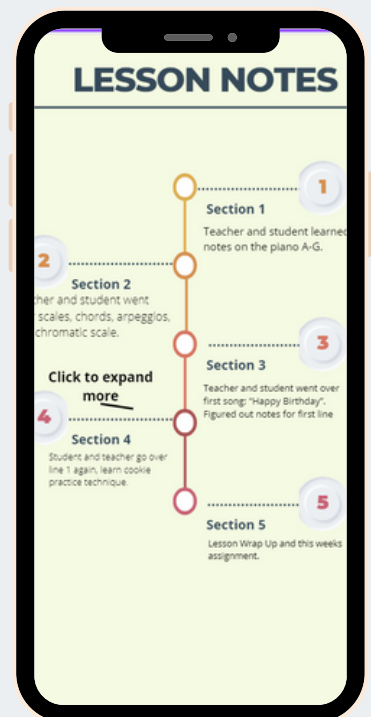
AI Tools Summarized :

- note taking/ summarizing
- mistake identification
- identifying areas of stress
- personalizing material
- offer suggestions
- offer additional resources and learning strategies

Social Media:
- Will be active on platforms such as **Instagram, Tik Tok, Facebook and NextDoor** where we will reach out through personalized informational posts, interactive polls, and ads

- We will incorporate **AI** into our social media marketing campaigns for our ads placement and targeting. AI will analyze data and analytics of our posts/ads and will adjust in *real time*, while relaying the results back to our team.
- We'll have several campaigns raising attention using mini competitions such as a 2 minute reel competition challenging young musicians to post a short musical piece on social media using the hashtag: **#Dare2BnoteAble** with winners gaining recognition and a cash prize.
- Our YouTube channel will feature a small ad in the middle of all their videos.

Word of Mouth
- we will mass email schools, libraries, music stores/rentals, musical ensembles, and newspapers based on factors of interest.
- **our teachers will want to spread the word about Note-Able in order to get students faster**
- we will offer *internships*, and leadership opportunities to our teachers where they will take charge of their **own** small marketing faction and spread the word in their community.
- Occasionally at the end of lessons a pop up will ask how students and teachers experience with Note-Able went
- Incentivize users to share by offering 2 free lesson *coupon* for anyone who they get to sign up, in return they will receive 2 free lessons as well.

Partnerships
- Note-Able will partner with sheet music companies who will include a small Note-Able recognition **sticker** on books or a small written section inside.
- We will also partner with music stores and rentals who will include a mini-flyer about Note-Able in the musical instrument case.

Distribution Channels:

To make itself available to the public, Note-able uses direct business to consumer channels by directly publishing onto several app stores such as the **Apple store, Google Play store, and Microsoft Store.** Additionally Note-Able will be available on the **web** for broader accessibility, but users will be recommended to use the app for technical reasons.

Customer Life Cycle:

Visit Note-Able app or website

Download app for free through:

Sign up for teacher training program:

Purchase subscription:

Complete Interview + Teach

Pick a teacher and learn!

Spread word to new customer and repeat process.

REVENUE STREAMS

fig #1

2 Month Plan	Half Year Plan	One Year Plan
22 /LESSON	**21** /LESSON	**17.5**/LESSON
=	=	=
8 lesson package	24 lesson package	48 lesson package
175$	**500$**	**840$**
57% of users	**11%** of users	**32%** of users
People: 2,850	People: 550	People: 1,600

1: Subscription Plans

The majorityof Note-Able's revenue stems from its subscription plans (see fig #1). Customers purchase a lesson package which works the best for them and have the option to renew or upgrade once it runs out. As the lesson package size increases the deal gets better.This serves as a stepping stone, hooking the customer to experiment with different teachers or instruments before deciding whether to settle down for years at a time. Once the customer has chosen a teacher and completed a year of Note-Able the lesson price will go up to give the teacher a raise. *Its projected that 5000 customers will purchase either one or two plans in our first year.*

2: Sheet Music companies:

We will partner with sheet music companies such as Alfred Music, Hal Leonard, Stanton's, where we will incorporate sections from their products into our curriculum and suggest that the customers purchase full products with a discount code. We will get a **10 % cut** in the profits stemming from our code, an upfront sum of **150,000$** and additional marketing in their products and websites.

3: Music rentals, and stores:

We will partner with music rental/store companies such as Guitar Center, MusicArts, etc. where we will offer our students discounts on their instruments and pop ups further advertising their companies. In return we will get a **10%** cut in the profits , an upfront sum of **150,000$** and additional marketing in their products and websites.

4: Youtube Channel:

Our curriculum content team will create videos for our students. Some of which we will post on our YouTube channel. Not only will our users watch the videos, increasing our view count and subscriber count, but it will also work both ways, with the channel attracting customers. We predict **$30,000** in revenue for the first year.

Gross Margins & Revenue

Revenue Margins:

Year	Customer Price	Teacher receives
1st year	17.5$/ lesson	15$
2nd year	22.5$/lesson	18$
3rd year	25$/lesson	20$

The lifetime value of Note-able is predicted to range from $3020 - 7080. Elementary musical education is historically from 3-9 years long but adjusting this to fit the Note-Able we expect a consumers to be involved for 3-7 years. Every year we plan to raise the price of the lesson due to the increased difficulty and added value.

Year one
72.0%
margin

Projected Revenue (3 years):

Profit without Tax	3,710,058	9,015,652	11,320,870
Profit (taxed 21%)	2,930,945	7,122,365	8,943,487
Gross Profit Margin	72.0 %	78.5%	73.8%

COST STRUCTURE

Note-Able will use Wix in its first few years in order to focus in on developing its learning app. It will be directly available through the Apple, Microsoft, and Google app store.

App store: 125$
Google: 25$
Wix: 312$
Microsoft: 100$

Distribution Type:	Distribution Cost:
Travel	5000
Insurance	2500
Incorporation Fees	300
Website/App fees	500
Automatic Payment Program	1080
Google SEO	32,000
Total:	41,380

1 year Plan 29.7%
2 month plan 52.8%
Half year Plan 10.2%
Partnerships 6.6%
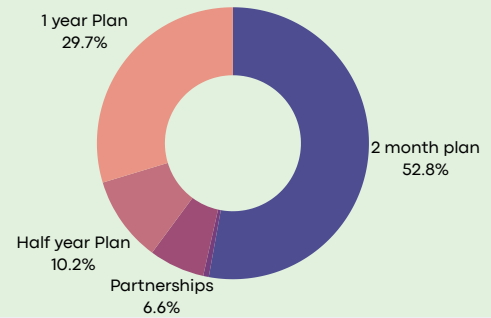
Human Resource Chart:

Salary:	Position:	Year 1	Year 2	Year 3
$ 100,000	Software Engineer	3	6	10
$ 37780	Customer Service Rep	2	4	5
$ 67,443	Accountant	1	1	2
$ 59541	Events Manager	1	1	2
$ 71,923	Content Developer	2	4	5
$ 85,000	Marketing Rep	1	3	4
$58,095	Social Media Manager	1	2	3
$ 1000	Consultants	1	1	1
	Totals:	$ 718,562	$ 1,407,968	$ 2,187,750

The customer aquistion cost is

100,000 / 15,000
=
6.67$

Human Resources

Our Human resource team will be the foundation of our company so we will seek to grow and reward our team every year. First, Note-Able will hire a team of computer specialists who will develop our app and software. They will work on making the platform run efficiently, so it will take up less internet for our users who may come from more disadvantaged communities. They will be working alongside the content developers who will plan out the curriculum, create visuals, make youtube videos, and continually try to make our experience more engaging.
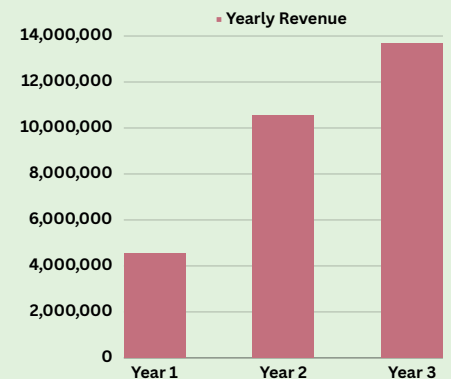
Second, in our advertising team we will have the social media manager who will work alongside the content creators to produce hooking content and ads. The social media manager will be in charge in collecting statistics from our key metrics, seo, and advertisements. As we grow our team will increase and we will be able to further pursue more channels and advertisement opportunities. We will also have a marketing rep who will reach out to various business for our partnerships and good relations. They will attend conferences throughout the year such as the NYC Mondo conference which is a gathering of music related businesses.

Our customer service reps will be in charge of making sure everything runs smoothly with customers and deal with any immediate concerns. They will also be in charge in collecting numbers of students and general platform feedback. They will also be in charge of managing the student leadership programs.

Our events managers will plan the quarterly concerts for our students, yearly competitions, and masterclasses. They will also help manage the leadership programs.

	Year 1 (in $)	Year 2 (in $)	Year 3 (in $)
Sales Revenue:	4,200,000 (5000)	9,880,000 (12,000)	12,600,000 (15,000)
YouTube Channel Revenue	30,000	70,000	110,000$
Partnership Revenue	300,000	600,000	950,000$
Net Revenue	4,530,000	10,550,000	13,660,000
Expenses:			
Human Resources (HR)	$ 718,562	$ 1,407,968	$ 2,187,750
Distribution Costs	41,380	51,380	61,380
Additional Marketing Costs	50,000	60,000	70,000
Event Costs	10,000	15,000	20,000
Total Expenses	819,942	1,534,348	2,339,130
Profit without Tax	3,710,058	9,015,652	11,320,870
Profit (taxed 21%)	2,930,945	7,122,365	8,943,487
Gross Profit Margin	72.0 %	78.5%	73.8%

Projected Profits

Yearly Revenue

14,000,000
12,000,000
10,000,000
8,000,000
6,000,000
4,000,000
2,000,000
0
Year 1   Year 2   Year 3

he lifetime value of Note-able is predicted to range from $3020 - 7080. Elementary musical education is historically from 3-9 years long but adjusting this to fit the Note-Able we expect a consumers to be involved for 3-7 years. Every year we plan to raise the price of the lesson due to the increased difficulty and added value.

Increased profit vio customer per year:

Year	Customer Price	Teacher receives	Profit
1st year	17.5$/ lesson	15$	2.5$
2nd year	22.5$/lesson	18$	3$
3rd year	25$/lesson	20$	5$

KEY METRICS

Quality Control

By tracking quality control, we will be able to monitor the interest and involvement of our users. If they engage more with certain features it shows that they are more successful or interesting to our users, while shorter times show that the lesson may be too easy or less engaging. This will help us see which features and content is more popular so we can optimize those areas and better the struggling ones. Additionally, this data can show us peak usage times and help us tailor the user experience.

Consumer Retention Rate

Since Note-Able relies on subscriptions, it's important for us to understand why people unsubscribe. We will analyze the number of purchased subscription plans, as well as which type in order to get a grasp on customer satisfaction rate. If there is a sudden increase in cancelations, we will have an opportunity to review any possible issues and solve them fast, rather than waiting for statistics to surprise us. In addition we will have occasional pop up icons that ask users about their experience with Note-Able so we can get immediate feedback data. This approach to track subscription data helps ensure that Note-Able evolves to meet customer needs, ultimately building stronger user relationships.

Adaptive Learning Effectiveness

Note-Able will track the effectiveness of our AI tools and features, this involves assessing how well our AI algorithms personalize curriculum . This is done through analyzing the alignment of the curriculum with the user's skills, preferences, and progress. We will occasionally have pop ups asking the user how difficult the curriculum is to understand, and what areas they feel weaker on. A high level of effectiveness can reveal that the user faces healthy challenges, enough repetition, and gained a deep understanding of the lesson. A low level shows that they are over/under challenged and overall have a shallow grasp on the lesson. This will help us continuously develop our AI tools based on the effectiveness that we see, and stay true to our mission: to make musical education for everyone.

COMPETITIVE ADVANTAGE

Non-Profits

Pros:
- Free to use
- Hires high school students

Cons:
- No regulation
- No quality control
- Underdeveloped

Examples: Do Re Me Project, Music Tutor Online

Note-Able

Pros:
- Affordable: 17.5 per lesson
- Accessible through every store
- Flexible learning: AI, Gamified learning, broad curriculum.

- Provides Concert opportunities
- Hosts masterclasses, competition and other opportunities for students

Cons:
- high school students may have difficulty when coming to more advanced students
-
- High school students have busy schedules

Online Music Platforms

Pros:
- professional teachers

Cons:
- little regulation
- Expensive
- No concert opportunities

Examples: LessonFace, Skillshare

9

Note-Able reinvents musical education, providing a more **flexible and organized** platform. Online music platforms already exist, but we stay ahead of competitors by hiring high school students and focusing on marketing towards a younger/beginner audience. Whereas nonprofit platforms that do, don't ensure quality control and regulation. This leaves it up to all their teachers to develop their own teaching strategies, which if done wrong could demotivate the learner or even potentially harm them for life. Note-Able provides a new dual learning program, the **first free music teacher course** that will provide a stepping stool for aspiring musicians (or not) to gain job experience and further their own musical journey.

"Education is the most powerful weapon which you can use to change the world." – Nelson Mandela

We are the **first ever** musical education platform to **incorporate AI** into our experience. By implementing AI, Note-Able transforms the average learning experience and **sets a new standard for online learning**. With the combination of AI and the human touch our curriculum is better tailored towards every learner. This is all based on their preferences, progress, and learning type. AI's ability to make adjustments creates a fluid learning environment, where users are challenged based on their optimal level. These insights not only enriches the students musical journey but broadens their understanding of different genres and styles. as well as allowing the teacher to retain creative control. On that note, Note-Able aims to combine traditional and modern learning to create a better experience for our users.

CONCLUSION

All in all, Note-Able combines the pros of `digitalized online learning with a human touch`, providing the public with more flexible, accessible, and affordable learning. We will be seeking an investment of **500,000$** with an interest of **15%** that will be repaid by taking **50 cents** out of every customer subscription. The loan (with interest) will be paid off in less than **2 years' time**. In addition to a **100,000$** personal investment Note-Able will also conduct a crowdfunding campaign for **200,000$ for 10%** equity that will help us gain initial momentum. The money we raise will be used for our payroll, website costs, advertising, and app development.

To us, success is a never-ending pursuit. We hope that eventually, Note-Able's reach will increase to the point of where every kid in America knows that they are guaranteed the opportunity to learn an instrument from supportive musicians who believe in their potential, are passionate about their instruments, and would love to help them grow.

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